THE SATURDAY EVENING POST

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The Real Defenders of Property

By William Jennings Bryan

Some Close Calls

By F. Hopkinson Smith

The Tracer of Lost Persons

By Robert W. Chambers

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

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THE REAL DEFENDERS OF PROPERTY

By William Jennings Bryan

WHENEVER any vested wrong is to be righted or any long-standing abuse corrected, those who profit by the wrong or the abuse are prompt to pose as the defenders of property and to charge the reformers with attacking property rights. This is the historic attitude of those who oppose remedial legislation. The insincerity of the position taken is usually shown by the arguments employed by these self-styled champions of property, and one of the best illustrations of these arguments is to be found in the story of Demetrius, the silversmith. It reads as follows:

"And the same time there arose no small stir about that way. For a certain man named Demetrius, a silversmith, which made silver shrines for Diana, brought no small gain unto the craftsmen; whom he called together with the workmen of like occupation, and said, Sirs, ye know that by this craft we have our wealth. Moreover, ye see and hear, that not alone at Ephesus, but almost throughout all Asia, this Paul hath persuaded and turned away much people, saying, that they be no gods which are made with hands. So that not only this our craft is in danger to be set at nought; but also that the temple of the great goddess Diana should be despised, and her magnificence should be destroyed, whom all Asia, and the world worshippeth. And when they heard these sayings, they were full of wrath, saying, Great is Diana of the Ephesians."

"GREAT IS DIANA OF THE EPHESIANS"

The silversmith was profiting by the worship of idols; the making of images was the source of his income. He called together those who were engaged in the same occupation and, when all were convinced that Paul's preaching would bring them financial injury, they joined in a protest, but they did not give their real reason for opposing Christianity—namely, that it would cause them a money loss: they pretended a fervent devotion to the goddess Diana. So, to-day, the beneficiaries of bad laws and bad governmental systems are defending their pecuniary interests with arguments that imply great devotion to the public welfare. Having satisfied themselves that the reforms demanded by the people will lessen their power to extort from, and to tyrannize over, the people, these monopolists and their defenders shout "Great is Property! Great are the rights of Property!" While the issue between the man and the dollar seems to be an acute one, yet, in the last analysis, there can be no issue between human rights and property rights, for nothing more surely undermines property rights than a disregard for human rights, and nothing brings greater security to property than a scrupulous regard for the natural rights of each human being. But we must always remember that human rights are paramount. In fact, everything depends upon the establishment of the true relation between the individual and dull, inanimate property.

Human Rights and Property Rights

THE house and its foundation are indissolubly connected, and we cannot think of one without the other. So human rights and property rights are indissolubly connected. We cannot think of the one without the other, and as, in the building of a house, we must think of the foundation first and of the house as a superstructure, so in thinking of society we must necessarily think of human rights first and of property rights as resting upon human rights. He who talks of property rights as if they could exist without a regard for human rights speaks as foolishly as one who would attempt to build a house without considering the foundation upon which it is to stand. Lincoln discussed this subject in his own inimitable way. In 1859, in responding to an invitation to attend a birthday dinner given by Boston Republicans in honor of Thomas Jefferson, Lincoln said that the Republican party believed in the man and the dollar, but that in case of conflict he believed in the man before the dollar. Again, in his message to Congress in 1861 Lincoln said:

"It is not needed or fitting here that a general argument should be made in favor of popular institutions, but there is one point with its connection, not so hackneyed as most others, to which I ask a brief attention. It is the effort to place capital on an equal footing with, if not above, labor in the structure of government; it is assumed that labor is available only in connection with capital: that nobody labors unless somebody else owning capital somehow, by the use of capital, induces him to labor.

"Labor is prior to and independent of capital. Capital is only the fruit of labor, and could never have existed if labor had not first existed. Labor is the superior of capital and deserves much the higher consideration."

It will be seen that Lincoln believed labor to be prior to and independent of capital, and that he regarded capital as only the fruit of labor. He expressly declared labor to be not only superior to capital, but deserving of much the higher consideration. If labor is superior to capital and deserving of much higher consideration, is not the human being who stands back of labor more important than either capital or labor? And are not the rights of human beings more important than any rights of property, if, indeed, the word "right" can properly be used to describe a quality of property?

The question that we have to meet is not really a question between the individual and property, but rather a question between those who own a great deal of property and those who own but little, or it might better be stated as an issue between those who are seeking to secure property without giving to society an equivalent, and those who ask nothing more than to secure so much property as will reward them for the contribution they make to the welfare of society.

Property, for the purpose of this article, will be defined as anything (a human being excepted) that can be made the subject of ownership, and it will be assumed as a fundamental proposition that no man can justly lay claim to property except on the ground that he has given to society a benefit equal in value to the property to which he lays claim. If, for instance, an employee of the government receives a certain compensation from the government which acts for all the people, it is upon the theory that he gives to the government a service equivalent in value to the compensation received. If the compensation paid by the government is more liberal than compensation paid by private individuals for similar service, it is on the theory that the government should be in position not only to command at all times the service needed for the carrying on of the work of the government, but to command the best service.

The pension system is also based upon the theory that the government is paying for service rendered, and at the same time insuring a future service in case it needs to call upon its citizens to risk their lives in its behalf.

The patent system rests upon the same law of rewards. If a person gives a new idea to the public, or makes a new use of one of the forces of Nature, society rewards him for the service rendered by giving him a temporary monopoly of the use of the idea. Thus the government, in all of its operations, acts upon the law of equivalents, proportioning the compensation, as nearly as possible, to the service rendered. If the law governing inheritances seems to be an exception, it must be regarded as an apparent rather than a real exception. In the first place, the right to give away one's property is really a part of the right to use it. The right of a man to share his food with one whom he loves is as sacred as his right to eat it himself, and the right of a man to share his property with others, providing he has acquired it justly, is as sacred as his right to use it himself. If, for instance, a man by rendering an equivalent service secures an indefeasible title to a horse, his right to give that horse to another is as important a right as his right to use it himself. In so far as a parent's gifts to a child aid in the preparation of the child for service, the parent is discharging an obligation incurred by him when he brought the child into the world, and in so far as the parent's gifts go beyond that, they may be considered as a payment for service rendered or payment in advance for service that the child is expected to render to the parent when the parent becomes infirm. So, gifts between friends are, as a rule, made in payment for service rendered or in anticipation of services to be rendered.

The Loudest Shouters for Property Rights

IT IS safe to say that no contest over property rights is likely to arise between those who feel that they are giving to society a service commensurate with the compensation which they are receiving. The controversy arises now and has always arisen between those who are conscious of enjoying what they have not earned, or conscious of desiring to secure that to which they are not entitled, and the masses of the people who feel that they not only earn all that they receive, but something more. Those who are insisting upon legislation which will protect each citizen in the enjoyment of life,

liberty and the pursuit of happiness are the real champions of property rights as well as the champions of human rights, and those who talk so loudly of defending property rights are, upon investigation, found to be the ones who are endangering property rights as well as assailing the natural rights of the individual.

A few concrete cases will illustrate. Frequent efforts have been made to prohibit speculation in grain and in stocks, but those who attempt to secure such legislation are denounced as the enemies of property. Are they not the friends of property? What right has any man to enrich himself by disturbing the price of another man's property?

The farmer raises grain for sale; he prepares the ground, sows the seed, tends the crop, separates the grain from the stalk or the husk, conveys it to the market, and delivers it to the local miller or to a railroad for transportation to the miller at a distance. The miller grinds the grain into flour or meal, and delivers it to the baker or to the kitchen to be in turn converted into food. The farmer has a right to a compensation fixed by the law of supply and demand, for he not only bases his effort upon this, but he finds a protection in the free operation of this law. If the price is below the average, the low price, when the law of supply and demand operates freely, is caused by an increased supply, and this increased supply at the lower price yields him an average return. If the increased yield is in some other section, so that he does not receive the benefit of it in any particular year, he knows that his turn will come.

But when the market speculator appears upon the scene he enriches himself by overthrowing the law of supply and demand and by substituting the law of corner and monopoly. He does not add a single bushel to the grain in existence; he does not facilitate its conveyance from purchaser to consumer; he does not turn a wheel; he does not serve a single useful purpose. He simply feasts upon those whom he victimizes, and, like the horseleech's daughters, his cry is always "Give! Give!"

The same may be said of the business of dealing in stocks and bonds. There is a legitimate trade in these securities between those who desire to invest and those who desire to convert their investments into money, but the stock speculator disturbs the stock market as the grain speculator disturbs the grain market. He destroys all calculations based upon security, upon income and upon the value of money, and bulls stocks up or plunges them down for his own profit and to the great injury of those who enter the market for honest purposes.

A Mother of Frauds

IT IS not necessary to add that grain gambling and stock gambling lead to embezzlements and business failures whereby many lose; it is not necessary to enumerate other demoralizing effects of market speculation. It is not necessary to call attention to the fact that in most cases ruin finally comes upon the speculator as well as upon those whom he dupes and deceives. It is sufficient to say that the men who engage in such speculation not only make no contribution to the welfare of society, but constantly sacrifice the interests of innocent people to their own greed.

Those who seek by legislation to put the board of trade and the stock exchange upon an honest basis, and to make them contribute to the security of business and to the welfare of the country, are the friends of property, not the enemies of property. Such legislation would be beneficial to the farmers who produce, to the consumers for whom the farmer produces, and to the middlemen, and hurtful only to those whom selfishness has made blind to the rights of others as well as to their own highest good.

Those who demand the divorcement of the Treasury Department from Wall Street are not the enemies of private property; they simply insist that public property should not be taken for private purposes, and that the functions of government should not become an asset in private business. It ought not to be considered heresy to say that the government should be administered by the people in their own behalf. It ought not to subject one to criticism to declare that the financial system of the government should be made to subserve the interests of the whole people, and not be used to advance the interests of a few. Legislation can produce a drought of money as surely as the sun, when rain is withheld, can produce a drought in the fields, and scarcity of money is as sure to increase the purchasing power of the dollar as scarcity of a cereal is sure to raise the price per bushel. Those who insist that the dollar should be made as stable as possible in its purchasing power are not the enemies of property; they simply protest against allowing the standard of value to be juggled with in the interest of the money-changer and the holder of fixed investments.

Those who desire to have the taxes limited to the needs of the government and, when collected, kept in the treasury, are not guilty of doing injustice to the banks. They are simply advocating a system which denies to the banks a valuable and unearned privilege which, when bestowed, arrays the banks against the rest of the people; for, if the banks can make a profit out of the government deposits, they are pecuniarily interested in keeping the surplus large while the rest of the people are interested in keeping the surplus small.

In like manner, it can be shown that those who oppose banks of issue are not open to the criticism that they are attacking property interests, for there is no more reason why a bank should draw interest upon bonds and at the same time have the use of the face value of the bonds in banknotes, than that any other bondholder should keep his money and at the same time draw interest upon it as if loaned to the government. And there is no good reason why this particular form of security should be singled out and made profitable to the holder, while other forms of security, equally good, are discriminated against.

The Coat of Many Colors

WE ARE told that when the brothers of Joseph found that the father had given him a coat of many colors, as a token of his partiality, they hated Joseph. In so far as hostility has been manifested toward bankers as a class, it is accounted for by the fact that they have been wearing the coat of many colors and enjoying privileges and favors denied to the rest of the people.

The defenders of imperialism or colonialism have posed as the special champions of commercial interests and of property rights, and so distinguished a representative of the imperialists as Senator Lodge has advocated the holding of the Philippines on the ground that our nation must look after its pecuniary interests. No one who will investigate the subject will doubt that the persons benefited by imperialism are small in number compared with the persons whose property interests are injured by imperialism. Thousands pay taxes to hold the Filipinos in subjection where one person draws a dollar's worth of profit out of our occupation of the islands. The profit realized from trade with the Filipinos amounts to but a small per cent. upon the money that we are expending there, and all the people spend the money whereas but a handful reap the benefits. The American does not expect to go to the Philippine Islands to live. If all of the Filipinos were killed off, the country would not be colonized by Americans as North America was colonized by Europe.

Ahab had a far better excuse for wanting the land of Naboth than we have for wanting the Philippine Islands. Naboth's land joined the land of Ahab and the taking of it enlarged the land that he cultivated, yet the Bible tells us that Naboth's right to hold the land was vindicated. Who will vindicate our right to conquer the Filipinos in order to hold land that must be worked through overseers and protected by an alien government and an army? The right of the Filipino to hold his property rests upon the same basis that our right to hold property does, and we cannot ignore his property rights without endangering our own.

Every attempt to legislate in the interests of the laboring man is met with the declaration that it is an interference with the rights of property. How would property be created but for labor? And who will say that the man who furnishes the capital should be permitted to decide without appeal the conditions upon which property shall be created by those who labor for him? We often hear it asked by the manufacturer: "Have I not a right to manage my own business?" That is not the question. If the manufacturer will set himself to work to produce something with his own hands nobody will question his right to control his own business. But something more is implied by his question. If he would put the inquiry fairly, he would ask, not "Have I not the right to manage my own business?" but rather, "Have I not the right, in managing my business, to regulate the lives, the liberty, the hopes, the happiness of those whom I employ?" But to ask the question in this form would be to suggest a negative answer — and he demands an affirmative.

Those who claim the right to determine arbitrarily the hours, the wages and the conditions of labor demand the right arbitrarily to determine the status of the laboring man and to fix the conditions that are to surround him and his posterity. Is it an interference with property rights to demand that the laboring man shall have a fair share of the proceeds of his own toil — a fair share of the property which he creates? His right to accumulate property should not be ignored. Not only should he be allowed to accumulate property, but he should have leisure to enable him to enjoy communion with his own family and to fit himself for intelligent participation in the affairs of his government. By what authority will the capitalist put his claim to larger dividends above the rights of the wage-earners, and the welfare of the wage-earners' children?

Just now the trust magnates are hurling epithets at those who seek to destroy the trusts. They assume to be the special custodians of property rights, and charge anti-monopolists with communistic, socialistic and anarchistic designs upon "the thrifty and the successful." As a matter of fact, the reformer has never been more grossly misrepresented than he is now by the monopolists. It is the trust magnate, not the opponent of the trust, who is striking at property rights. He trespasses upon the property rights of the small manufacturer and the retailer, and heartlessly drives him into bankruptcy. He trespasses upon the property rights of the consumers, who have a right to purchase what they need in a free market at a reasonable price. The monopolist simply appropriates the property of others. The trust magnate often trespasses on the property rights of the employee, whose skill and muscle he utilizes. He encourages the employee to invest in a home and then he sacrifices that home if he engages in a war with his laborers or finds it profitable to dismantle his plant. Even the property interests of the stockholders are not safe in the hands of the trust magnate, for he has been known to depress the market for the purpose of freezing out his associates, or in order to buy more stock at a low price. Those who, believing that "a private monopoly is indefensible and intolerable," are laboring to restore competition and to protect the small producer, the consumer, the merchant and the skilled laborer — these, not the trust magnates, are the real defenders of property rights.

The Rights and Rates of Railroads

THE railroad presidents are also very much concerned now lest their particular form of property will be injured by legislation, and they are quick to describe as demagogic all arguments that are intended to inform the public intelligence and to arouse the public conscience on the railroad question. What is the position taken by the railroad presidents? They deny the right of the public, acting through government officials, to fix rates, or they deny that these officials are competent to fix rates. As to the right there can be no question. The rates charged by a railroad to a large extent determine the value of the land contiguous to the railroad. When a railroad manager materially increases the rate on an important article of commerce he increases the revenue of the road, and in increased revenue increases the price of the stock. He therefore has it in his power to increase the value of the railroad property, but when he increases the value of the railroad property by increasing the transportation rate, he lessens the returns of the farmer and, in so doing, lessens the value of the farm, which necessarily depends upon the value of the product.

Can any one seriously question the right of the patrons of the railroads to protect their own property? Or is railroad property the only property to be considered? Because comparatively few persons enjoy the benefits of an increase in the value of railroad stock while the evil effect of exorbitant rates is distributed over a large territory, many seem to think only of the beneficiaries. But in the discussion of property rights we are not at liberty to ignore a small loss brought to each of a large number of people and think only of the considerable gain secured by a few.

Neither do the railroad presidents take a tenable position when they insist that only railroad officials are competent to fix rates. If they would but apply to this question the rule which they apply to other questions, they would know that the railroad managers, instead of

being especially fitted arbitrarily to fix rates, are in reality specially unfitted for the work. The bias caused by pecuniary interest is everywhere recognized. A judge is not permitted to sit in his own case, and a juror is excused if he has the slightest pecuniary interest in the result of the trial. And yet railroad managers impudently assert that those who have the largest pecuniary interest in the fixing of the rates are just the ones to be trusted with this important task.

The Defendants in the Jury-Box

IF COMPETITION were free to work in the fixing of railroad rates the patrons of the road could protect themselves, but there is no competition at all between intermediate points, and the rates are often fixed by agreement at competing points. It is as absurd to say that the patrons should depend upon the railroad managers for justice in rates, as it would be to say that a plaintiff should submit his case to a jury made up of defendants in the case.

And so, no matter what question is under consideration, the reformer is always misrepresented by those who find a profit in the existing conditions.

Not only is the reformer the real defender of property rights, but he is the best friend of the very persons who abuse him. Just as that physician is the best one who points out to his patient the dangers of the disease from which he suffers, and proposes the best remedy, no matter how severe, so those are the best friends of the rich who attempt to restrain excesses and to correct abuses.

Jefferson, in his first inaugural address, describes the right of election by the people as "a mild and safe corrective of abuses which are lopped by the sword of revolution where peaceful remedies are unprovided." The reformer seeks by peaceful means to correct abuses which, if not reformed by legislation, are sure sooner or later to lead, first, to bitterness between the classes and finally to violence. Dickens in his Tale of Two Cities gives his readers a picture of the French Revolution, and points out that the horrors of the Revolution were but the natural result of the cruelties which the masses previously suffered at the hands of the aristocracy. This is his language:

> Along the Paris streets the death carts rumble, hollow and harsh. Six tumbrils carry the day's wine to La Guillotine. All the devouring and insatiate Monsters imagined since imagination could record itself are fused in the one realization, Guillotine. And yet there is not in France, with its rich variety of soil and climate, a blade, a leaf, a root, a sprig, a peppercorn which will grow to maturity under conditions more certain than those that have produced this horror. Crush humanity out of shape once more, under similar hammers, and it will twist itself into the same tortured forms. Sow the same seed of rapacious license and oppression over again, and it will surely yield the same fruit according to its kind.
>
> Six tumbrils roll along the streets. Change these back again to what they were, thou powerful enchanter, Time, and they shall be seen to be the carriages of absolute monarchs, the equipages of feudal nobles, the toilettes of flaring Jezebels, the churches that are not my Father's house but dens of thieves, the huts of millions of starving peasants!

The French aristocrats who showed their contempt for human rights were very solicitous about property rights, and yet they were, in fact, the deadliest enemies of property and property rights, because their wantonness provoked the attacks which followed.

The situation in this country to-day is not what it was in France prior to the Revolution. The extremes of society are not so far apart nor have the evils now complained of been carried so far.

And yet no one who has studied the situation can be blind to the fact that the arrogance of our financiers, and the greed of our railroad magnates, and the avarice of our monopolists are creating a gulf between productive wealth and predatory wealth—between the very poor and the very rich. The longer remedial legislation is delayed the wider the gulf grows, and the wider the gulf the greater the danger. The longer a needed reform is delayed the more radical the remedy is likely to be, and the more danger that the spirit of retaliation will make itself manifest.

It is time to call a halt. It is time to displace the corporate influences that now have such a powerful hold upon politics, and to return to a government "of the people, by the people, and for the people," in which the property of the poor as well as the property of the rich, the life of the obscure as well as the life of the conspicuous, and the liberty of all, shall be protected by law. They are the best friends of both human and property rights who labor most earnestly and most intelligently to correct injustice in government wherever found; they are the most dangerous enemies of property rights as well as of human rights who either turn the instrumentalities of government to private gain, or who, for pecuniary advantage, resist needed remedial legislation.

THE MILPITAS MAIDEN

A Story of Some Women's Rights and Others' Sufferance

By Miriam Michelson

Author of In the Bishop's Carriage, The Madigans, etc.

IT WAS at the big National Woman's Suffrage Convention that she turned up, but not till the third day late in the morning. Enderby, of the Express, was trying to confide something important to me, when Frank McGowan spotted her.

"Get on to the lady journalist, Rhoda," he whispered maliciously as she came up the aisle, self-conscious as only a newspaper woman can be on her first public appearance.

I turned to look at her, and, of course, Cohen and Enderby and the rest turned, too. She was tall and slim: one of those stunning brunettes with cheeks like deep velvet roses and bulging brown eyes, so big and shiny they might have been used for paper-weights.

"My name is Miss Florence Longley," she said primly, after a moment's hesitation, as she sat down in the vacant place beside me—Thompson's place.

"How do you do?" I said, jumping in to do the honors. "I'm Rhoda Massey. This grinning little jackanapes is Frank McGowan of the Press. Mr. Cohen's the Times-Record artist; Mr. Aiken's of the News, my own paper, you know; Mr. Bliss is of the Evening Mail, and Mr. Enderby—Mr. Enderby——" I paused to attract old Enderby's attention.

"Enderby's of the Temperance Twaddler—it's a blue-ribbon paper," interjected McGowan saucily.

"Oh, is he? Are you?" She turned to Enderby eagerly.

He looked across at her from out misty eyes. When Enderby's off he finds it hard to take in strange voices and new faces. Poor old Enderby! He never was a journalistic Beau Brummel, but he looked like an untidy little terrier that morning. I found myself wondering what he had done to his clothes. He was grimy with coal-dust.

"I am so glad," Miss Longley went on, her cowlike big eyes resting interestedly upon him. "I didn't know reporters cared for such serious things. In my town they say the reporters are awful wild. And have all the reporters on the Temperance Twaddler signed the pledge, Mr.—Mr.——"

"Enderby," supplied McGowan gravely.

Cohen's shoulders shook with laughter, and Aiken, who was caricaturing stout, florid, untidy Bertha Mayberry Dean, chairman of the convention, stopped to stare at Miss Longley.

"Eh?" grunted Enderby aloud in his bewilderment.

"Sh—sh!" came a warning hiss from the platform where sat Dr. Hester Dalrymple, slim, self-possessed and executive. Her clear, ironical eyes turned reprovingly down upon us and then went quickly back to her rival, Mrs. Dean.

I hastened to take Miss Longley's attention. "What is your paper?" I asked softly.

"The Milpitas Mercury," she answered composedly.

"I beg your pardon?" put in McGowan with suspicious politeness.

"The Milpitas Mercury," she repeated, looking curiously at him. I suppose she wondered whether all city reporters were deaf.

"The Mercury? Oh, yes—the New York Mercury or the Chicago evening paper?" whispered Frankie enjoyingly.

"No, the Mil——" she began.

THE MILPITAS MAIDEN

But I wouldn't have it. I wouldn't let that impudent little Frank McGowan make fun of her; not if the Milpitas Mercury were twice the farce it is, and Milpitas itself half as big a village as its nine hundred inhabitants make it.

"You're late, Miss Longley," I interrupted, giving Frank a look that ought to have squelched him. "It's only the dreary minutes of the previous meeting they're busy with up there now"—I nodded up at the crowded platform—"but there are some things I can give you. This morning there was a committee meeting from which reporters were excluded. That, of course, we're all out on, unless we can find a leak somewhere. But the regular stuff in here I can give you, if——"

"Oh, no—no, thank you," she said. "I've got it all. A reporter who happened to be standing beside me in the back of the hall told me what to take down. He wanted to arrange for me to go to the big reception to Bertha Mayberry Dean and Dr. Hester Dalrymple this evening—at least, he pretended to. But I knew he was only trying to flirt with me, so I told him that my chaperon——"

"Your——"

"My chaperon, Mrs. Birdsall, couldn't go with us, and then I got up and left him and came here. Why—why—there he is now. Do you suppose he actually has the impudence to follow me?"

I looked down the aisle. There, making his way through the crowd of women, with a mixture of good nature and imperiousness—a manner that's his own and stamps him easily as leader in that guerrilla warfare which reporters wage against the conspiracy of silence—came Ted Thompson.

I gasped. And it took only that second, while I tried to find words, for Frank McGowan to jump in.

"You were quite right, Miss Florence Longley of the Milpitas Mercury," he said gravely—and she never turned a hair at the title—"that is Theodore Gaylog Thompson, the most dangerous man in the profession. Have you heard the story of how——" He paused, delighted at the frightened start she gave. "Well, it's not a subject for mixed company. An unconscionable Lovelace is Thompson, who . . . . I was just telling Miss Florence Longley of the Milpitas Mercury about you, Ted," he concluded innocently, as Thompson greeted us all with a comprehensive nod and drew up another chair.

"It's good of you, Frankie," he said. "Miss Longley and I have met," he added with a special nod toward her.

But she lowered her eyelids with the primmest down-drawing of the corners of her mouth, and I turned to her quickly, putting my back between her and Cohen's shaking shoulders.

"You must never believe a word Frank McGowan says, Miss Longley," I hurried to tell her. "His reputation for truth and veracity just isn't. He couldn't tell a story straight if he tried, and he never thinks of trying."

But it wasn't any use—not the least. The ungrateful creature was sitting stiffly impenetrable, as aloof and disapproving as though she saw the mark of the beast on Ted Thompson's puzzled face. After all, when you meet the villain still pursued her kind of woman, you might just as well let her be insulted—she's determined to be, anyway.

I threw up my hands. I didn't want the boys to guy her, but what could I do? She was simply rippling richness to McGowan, and he led her on with a wicked delight to make a

ninny of herself. She showed him her class pins and her engagement ring. She told him that she had never done any newspaper work before, but that the Milpitas Mothers' Club was paying her expenses and her fare to the city that she might write some letters about the convention to the tiny Mercury. She informed him—and anybody else who was within hearing—that her fiancé disapproved of newspaper work, because reporters were so wild and the women who worked on newspapers were such a queer lot and nobodies socially; but that, for her part, she never intended to go on any assignment without her chaperon.

A fiancé and a chaperon! How the deuce could they be of any use on a newspaper, unless you're running the society page? I writhed. The men grinned over their copy—with the exception of Enderby, who was still trying to tell me something mysteriously important—and that little beast, Frank McGowan, fairly chortled; it delighted him so to tease me through her.

I pretended to be deep in conversation with old Enderby. He kept hinting darkly to me—as Enderby always does when he's off the reservation—about a big story he had; or had just missed; or had been basely done out of. You never could tell just which it was with Enderby.

"Never mind, Mr. Enderby," I said consolingly, "the Express wouldn't let you write anything anyway but guff and taffy about the lofty and lovely and intellectual ladies above mentioned."

"Wouldn't it? If those same lovely ladies had got into a lovely row in their secret committee meeting and——"

I jumped. "Not truly?"

He looked at me sorrowfully, nodding his head.

"Miss Massey—Miss Rhoda, look at me," he whispered heavily. "New suit yesterday. Tailor's bill unpaid. Coal-box—big one. I am little—like Napoleon, same height exactly, but slim. I bribed the janitor and in I got; put a piece of coal to keep lid from closing, and—and——" He laid his head down upon the table and grieved silently.

"And what—what, Mr. Enderby?" I shook him gently. Oh, to know how much of this was straight stuff! "Tell me what?"

"What?" he asked, lifting his head and wiping his eyes.

"Yes—are you—will you tell me? . . . And——" I helped him along.

"And I went to sleep! Cursed luck! But I know she broke her umbrella—Dean—Bertha Mayberry Dean. Know it pos'tively, 'cause it woke me up. Meeting all over. Cursed luck!" And he fell into bitter revery, abstractedly removing bits of coal from his hair.

He looked very funny, poor, little, old Enderby, but we hadn't time to say anything more, for the convention had got down to work. I put Enderby's story away in the back of my head till noon when the convention adjourned. Then I strolled sweetly up to Miss Adams, Mrs. Dean's secretary, who lunched in the building.

"Miss Adams, might I borrow your umbrella?" I asked wistfully. "So stupid of me to leave mine home."

"Why, I'm sorry, Miss Massey," she answered. "I've already loaned mine to Mrs. Dean. Hers is——" She hesitated.

"Broken?" I suggested innocently.

"Ye—es."

"Too bad! Never mind. Miss Longley's will do for both of us."

And off I danced to join the Milpitas Maiden, whom I had invited to lunch with me. I wished now that I hadn't, I so wanted to work on the umbrella mystery, but I made the best of it. I really tried to talk some sense into her. But when I attempted to give her some points about treating the convention, I was no more successful than Thompson had been. She silently distrusted me. She was in a feverish haze, with all the details of the work crowding upon her—anybody could see that. But, you know, there are two kinds of green reporters—the know-it-all's and the willing workers. The willing ones snap up a suggestion as hungry fish dart after crumbs; the other kind makes it a point of honor to know it all. Miss Longley knew it all.

"Except, don't you know, at night, after I have written my letter and sent it off, and I am in bed and it's too late. Then I get the finest ideas! Do you?" she asked me over our tea.

"Why don't you make character studies, contrasting Mrs. Dean and Doctor Dalrymple?" I suggested, all at sea how to help her in spite of herself.

"Thank you. Do you know, by the way, that Mrs. Bertha Mayberry Dean's umbrella and Doctor Dalrym——"

"Oh!"

The exclamation escaped from me before I could suppress it. Was it possible there was a story and she knew it? Could it be that this Milpitas Maiden, as Frankie had christened her, who had stuck to the routine work of the convention with a stupid pertinacity that was exasperating, had dug out a real story, a big thing, a line of which was of more real value to a paper than columns of dreary photographic reporting!

"I beg your pardon?" she said primly.

"I beg yours. What was it you were going to say?"

"I just wanted to know if you'd noticed that Mrs. Dean and Doctor Dalrymple have umbrellas precisely alike, with

"WHAT IS IT—A FIRE IN MILPITAS?"

the very same green-glass tops? I used it in my story this morning. I wanted to be sure to get it in. I think it's such an interesting coincidence, don't you?"

Interesting! I looked at her and I thought of Enderby's story—the bully story of a row between these two leading ladies on the suffrage stage; of their descending from their platform of superhuman purity and charity and "tongue-slinging like a couple of fishwives with a higher education," as Enderby had phrased it.

Only, what did they say? Oh, just what did they say! To be able to quote them word for word in all the unvarnished humanity of their enraged selves! To have a heavy black line of type running clear across my page of the News, just freighted with insult, a feminine slap across the face; and below it, the enjoying cackle betrayed even through its demureness: "Said Mrs. Dean to Doctor Dalrymple." And then photos of the dignified dames in their swellest convention togs—Oh, me!

As I sat there opposite the Milpitas Maiden, looking through her into the chances of my getting it, I'd have given the end of my little finger to know just what "said Mrs. Dean to Doctor Dalrymple." I really began to believe that Enderby wasn't romancing. There had been something doing in that committee meeting from which reporters had been excluded. Of course, the committee had leaked, and we all knew what the business was that had called it together, and that Dr. Hester Dalrymple would succeed Mrs. Dean as president for the coming term. But what, oh, what, were the details of that gorgeous row?

"Shall we go back to the hall?" asked Miss Longley coldly.

"Why—certainly—yes!" I jumped to my feet and called the waiter.

She hardly spoke to me as we crossed the street and got a car. I suppose I had looked suspiciously like Enderby as I sat mooning there; but honestly I had forgotten all about her. In all the sloppy, wet town there was only one thing for me that day—no, two: to get that story and to be terrified for fear that Enderby would tell it to Ted Thompson.

Thompson's absence from the hall, when we got back, was ominous. I'm never very happy when Ted Thompson is out of my sight and there's a big story floating about. But neither was McGowan there. Only Enderby was at the table in the same place where he had sat in the morning, peacefully slumbering, his head fallen upon his blank pile of copy-paper, an unlighted cigar between his lips, and pinned to his lapel a facetious note to me from Frankie McGowan.

To Rhoda Massey, whom it may concern: Enderby's devotion to the cause of temperance has exhausted him, as you may notice. Ted has sent in his morning's stuff for him and has gone off on some little lay of his own. I'm booked for the ferry to do the arrival of belated great suffragists. If you'll lend Enderby a hand when he stumbles, perhaps we can keep him on the Express' pay-roll another week. "I throw this out merely as a suggestion," as the ladies modestly say on the platform, but perhaps the Milpitas Maiden will swallow her blue ribbon and stand in.

I looked over at her as she took her seat and, drawing off her gloves tidily, began calmly to copy a long committee report left for us all. Stand in—that lady? I had my doubts.

"I wouldn't bother with that, if I were you," I began cautiously. "None of us wants that stuff. You can take the original if you care for it. Connely, the Associated Press man, will have another."

She looked at me rather doubtfully; evidently generosity only made her suspicious.

"I wonder," I hurried on, "if I could ask a favor of you? It's Enderby, you know. He—he——" I faltered before the bovine brown of her placid eyes. "He sometimes needs help in his work. If I could count on you just to telephone in his stuff! The Express is an evening paper, you know; so's the Mail—we can't ask Bliss to do anything. I'll look after things in here for both of us."

"I don't quite understand," she said. "If he's sick why don't they send some one else to do his work? He—I did think this morning that he looked kind of idiotic."

"Idiotic!" I exclaimed. "Oh, he's worse than idiotic, poor old Enderby!"

As I spoke his name, he waked, smiled at me with sleepy fondness and, pulling his paper toward him, almost immediately he began to write.

"Why—why——" began the Milpitas Maiden.

"Sh!" I whispered to her. "He really can't write in that condition. He'll try for a bit, but he'll give it up. Then he'll sit and listen and compose his stuff mentally as he listens. But by two at the latest it ought to be in. All I want, all I'm asking you to do is to go with him to the 'phone in the next room, call up the Express, and say to Halsey—Halsey's the city editor—'This is the Reporters' Room, City Hall,' and——"

"But it isn't, is it?" she remarked.

"What's that got to do with it!" I fumed. "Just go on and say: 'And Enderby's gone out after a big story and left his stuff for me to telephone in. Are you ready?' Then go ahead."

"But is he going out on a big story—what story?"

"Is he?" I exclaimed wrathfully. "Look at him."

He had stopped writing and, holding his head between his hands, sat with his elbows on the table making an effort to concentrate.

"He'll be able to dictate to you and you can work it all right," I told her, "by blaming things on the 'phone, if he's slow."

"But why can he dictate and not write?" she insisted.

I looked at her savagely. I was dancing with eagerness to know where Ted Thompson was, to get to work and then trot out after the real story.

"Because he can," I snapped shortly. "Everybody knows Enderby."

"But why should I help him?" she demanded stiffly.

"Why? Because he can't help himself, and Halsey'll fire him if he falls down."

"You don't mean he—he's—drunk!"

"And disabled," I added with a sigh. "But not disorderly. Why, where—what——"

But she had gathered up her papers and was hurrying over to a table at the extreme left of the stage. Her removal interrupted the flowery speech with which Mrs. Dean was introducing Doctor Dalrymple to the convention, but the Maiden was so eager to get beyond contamination that she wasn't aware of it, the righteous little prig!

"That settles you, Rhoda Massey," I said to myself as I settled back to work. "No crackajack story for you of the squabbles of emancipated ladies. You're up against it. You'll have to see poor old Enderby through, and after that comes the debate between the suffragists and the antis. You've got to be in on that. You might fly around at night, but all the big guns of the convention'll be at the reception, and——"

And I saw that beautiful imaginary headline of mine go a-glimmering. But what could I do? If I'd had anything positive to go on I think I might have offered up poor old Enderby; but to let his erratic little bark smash upon the editorial rocks for a mere chance, on a tip that I'd got from himself, too, and after we'd kept him going for three days—I couldn't do it.

"Come on, Mr. Enderby," I said with a sigh when the clock got 'round to two. "Let's go into the reception-room and 'phone it in."

"Rhoda—I love you," he whispered heavily.

"Yes, I know," I said, busily getting my papers together.

Enderby always loves me when he's off ghost-dancing. I'm merely a symptom of the progress of his case.

He followed me pretty steadily across the hall, below the platform and into the quiet little place, where I sat down and took up the 'phone.

"I have lived," said Enderby, leaning heavily upon the table, "for half a century and have met men and women, and have seen the world. But never have I known a being, Miss Massey—Rhoda—dearest Rhoda, who so unites and combines the charms of the intellect with the graces of the heart and person as——"

"Yes, yes—I know. . . . Express?" I called through the 'phone. "Well, give me Mr. Halsey."

"No one but the immortal Shakespeare could conceive a creature so full, so perfect, so rounded," Enderby rambled on. "Tender of heart, clear of head, and with that witchery——"

I had got Halsey on the 'phone. I put up my hand to stop Enderby. He kissed it tenderly. I wanted to box his ears, but unfortunately I'm not left-handed.

"Is this the city ed'tor?" I began naively. "I have Mr. Enderby's account of the convention here to telephone to the office. I wouldn't have disturbed you, but Mr. Enderby asked me to tell you that there's a big story developing that . . . What's that? 'Same old gag!' No, it's a new story, he said. No, I can't tell you what it's about. Mr. Enderby? Oh, he left immediately. He said he'd call you up. . . . All right."

I heard Halsey hang up his private 'phone and call for some one in the local room to take down the story, and I made use of that moment to turn to Enderby.

"Now look here, Mr. Enderby——" I began.

"Where else could mortal man look?" he responded with ponderous gallantry. "Sweet Rhoda, oh! journalistic Hypatia, we sit at your feet and——"

I wanted to do my share toward keeping Enderby solid with the Express; the boys expected it of me. They'd done their part. Now it was up to me.

"Get ready now," I commanded, as some reporter on the Express took the line. "I—I couldn't care for a dub, Mr. Enderby. The man who wants me to—like him must earn my admiration. A good, clear introduction now—short but compact, you know, and with a good grasp. . . . All right," I called into the 'phone. "Ready!"

"The present suffrage convention," began Enderby, making a tremendous effort—and I followed him, phrase after phrase—"marks the passing of the old New Woman, the butt of journalistic jokes, a tempting figure for the cartoonist; untidy in dress, violently denunciatory and illogical in speech, a marvel only for that same unflattering reason which Doctor Johnson adduced in the instance of the dog who stands on his hind legs. . . . Darling Rhoda,"—he had victoriously completed a sentence and had the impression that his work was done—"we will sail down through the South Seas to the lovely isle of Kauai. There we'll make love and write our book together and, freed from the trammels——"

"Hello—hello!" I was calling into the 'phone, affecting not to hear the Express man's hellos at the other end. "Hello, exchange 80! Why did you cut me off? Yes, you did—oh, is that you? Is that the Express? Wait a minute till I see where I left off. . . . Mr. Enderby," I said in a stern whisper, putting my hand over the mouthpiece, "we shall never write that book together if you don't get your week's wages from the Express. It's payday to-morrow. Come!"

"The new New Woman," he said with a groan—and I parroted it all off into the 'phone—"is a woman of brains, of experience, with a sense of humor and a practical knowledge of life. Her older sister begged for favors, whined about her wrongs and based her claims on purely theoretical grounds. The new New Woman demands rights, not alone because they will benefit herself, but upon the broader ground of benefit to the race. The old—the—the old—— Confound the old woman! Rhoda, my soul's one adoration; out of the depths of my heart I swear to you that I have never . . ."

And I had to fake all over again. But I got him to do it. It was short, but it sounded right enough from the Express' standard. He safely contrasted Bertha Mayberry Dean and Dr. Hester Dalrymple, abundantly taffying both without grossly overdoing it, the Express' policy being to ladle out blarney to the convention and strew the flowers of rhetoric with both hands in its pathway.

At the end of it Enderby fell asleep and I telephoned in committee reports, programs and names and that sort of thing to fill up. It was a great half-hour's work. I was right cocky when I looked at my watch and found I was in plenty of time for the debate. I made my way back into the hall—a five-minute recess preceded the debate and the place was noisy with women's voices—at peace with the world.

But my satisfaction lasted just three minutes. Right in front of me, coming down from the platform where he had just been speaking to Mrs. Dean and Doctor Dalrymple, was Ted Thompson. What, oh what had he got from them? He saw me at that minute and made his way to me.

"I've been looking for you," he said. "Where's Enderby? I intended to get back sooner. I hope you didn't take Frankie's note seriously; he's just told me about it—facetious little beggar!"

"But I did. Why not? Enderby's in there asleep"—I nodded back toward the little room. "He's made good for to-day, anyway."

"I don't like it—I don't like it! It isn't fair to you," said Ted irritably. "Enderby's the best fellow on earth, but the best fellow on earth, when he isn't sober, may——"

"Oh, I don't mind Enderby," I interrupted. This big-brother manner of Thompson's made me uncomfortable.

"Did he—does he really——"

"Make love to me? Oh—yes. But I'm used to that."

"Indeed!" he exclaimed with a significant grin. "The whole world, as a matter of course——"

I laughed, and I think we both felt more natural.

"Not at all," I said, following him now as he made way for me to the table; "no, only the tipsy world; and of it only the journalistic part; and of that only the Express staff; and of that only poor old Enderby; and then only——"

"Will you do me a favor?" he asked, placing a chair for me. He has a pretty way of doing things when he's playing lady's man, that busy Ted Thompson!

"What?"

"Let me take the Enderby assignment next time. Oh, I know it's far off—the next bat. But when it comes, wherever I am, whatever I'm doing, let me help him out. You're a good fellow, Rhoda Massey; there isn't anything the boys wouldn't do for you. But next time don't—please."

Now wasn't that nice of Ted Thompson? I half nodded at him—there wasn't time for anything more, for the suffragists up on the stage had fired their first gun, the anti-suffrage batteries were booming out negative thunder—and work was on for the afternoon.

I got my story in by ten and started home from the office. It was a pretty good story and I had that awfully snug, comfortable feeling that's conceit in the other fellow, but merely satisfaction in yourself.

It lasted only till I got in front of the Times-Record office. At first I didn't know what was crumpling the rosebud of my complacency, and then I remembered Thompson's little talk with those belles of the convention—Mrs. Dean and Doctor Dalrymple.

Perhaps it didn't mean anything, I said to myself as I crossed Market Street. I was tired; conventions take it out of you. But I couldn't, I just couldn't make myself believe it was all right. Of course, I knew we'd all have the story of the row in committee—Enderby had babbled enough of that, and I knew Thompson was on—but fancy the Times-Record getting the details of it and sporting that beautiful headline of mine! Fancy being beat on a woman's convention and by a man! Oh, I just couldn't bear that! Bowman would have a reason for sneering at women if I were to fall down on a [illegible] like this.

I had got home whe[illegible] I was thinking it out, but something in me fo[illegible] every step. And even as I undressed and got into bed that same disinclination to consider the incident losed battled in me.

"You're getting fidgety and nervous, Rhoda," I growled to myself. "You'd better take your two weeks off as soon as this convention is over. Don't be silly. Think of what Mrs. Dean said when you sprang that story of the row on her: 'Nothing of the sort ever happened, my dear little girl-reporter. Doctor Dalrymple and myself are bosom friends. Of course, she's got a lot of newfangled notions, but—don't you believe all you hear. Come in and have a cup of tea when you get tired.'

"And Doctor Dalrymple herself: 'There is not a word of truth in the report of dissension between us. I heartily respect and admire Bertha Mayberry Dean, who's a bit old-fashioned in her methods, but a woman to whom suffragists all over the world are much indebted.'

"Of course, they fibbed like ladies. I know that. But if they fibbed to me they must have done the same to Thompson. Oh, go to sleep, Rhoda Massey!"

But, instead, Rhoda Massey sat up straight in bed. Suddenly a funny thing had struck her—that silly remark of the Milpitas Maiden about the two women's umbrellas. Where had that same Maiden seen the two umbrellas? How could she have known they were alike? When she made her

(Concluded on Page 18)

Dear Little, Queer Little Man

By J. W. Foley

Dear little, queer little man,
With his hair all a tumble of curls,
With a light in his eyes
Like the blue of the skies
When the dawn's rosy banner unfurls
Sweet little, fleet little man,
Who fills all the house with his toys,
Whose laugh has the truth
Of the heart of his youth:
A toast to the health of our boys!

Dear little, queer little man,
With a big, paper cap on his head,
And a sword at his side
As he gets up to ride
On his hobby-horse, gaudy and red!
Play, little, gay little man;
Fill all of the house with your noise,
For, oh, it were ill
If your laughter were still!
A toast to the laughter of boys!

Dear little, queer little man,
With dreams of the future to be,
When he shall grow tall
And shall care for us all,
His mother, his sister and me!

Brave little, grave little man,
With thoughts, like his youth, incomplete,
But bearing the seed
That shall blossom and lead
To manhood all gracious and sweet.

Dear little, queer little man,
Whose heart is so boyish and pure,
May the sweetness and truth
That are flowers of youth
Through all of your being endure!
Play, little, gay little man;
Fill all of the house with your noise,
For, oh, what so sweet
As the pattering feet
And the echoing laughter of boys?

Dear little, queer little man,
The light of the dawn's rosy beams
Be evermore spread
On your dear, curly head,
And truth to your innocent dreams!
Blest little, best little man,
God keep you as pure as the truth
That lingers and lies
In the light of your eyes:
Long life to the heart of your youth!

The Tracer of Lost Persons

A Pursuit of the Ideal and the Attainment of Happiness

BY ROBERT W. CHAMBERS
AUTHOR OF IOLE

THEIR VOICES UNCONSCIOUSLY FOUND THE KEY TO HARMONIZE WITH IT ALL

II

GATEWOOD, burdened with restlessness and gnawed by curiosity, consumed a week in prowling about the edifice where Keen & Co. carried on an interesting profession.

His first visit resulted merely in a brief interview with Mr. Keen, who smilingly reported progress and suavely bowed him out. He looked about for Miss Southerland as he was leaving, but did not see her.

On his second visit he mustered the adequate courage to ask for her, and experienced a curiously sickly sensation when informed that Miss Southerland was no longer employed in the bureau of statistics, having been promoted to an outside position of great responsibility. His third visit proved anything but satisfactory. He sidled and sidestepped for ten minutes before he dared ask Mr. Keen *where* Miss Southerland had gone. And when the Tracer replied that, considering the business he had undertaken for Mr. Gatewood, he really could not see why Mr. Gatewood should interest himself concerning the whereabouts of Miss Southerland, the young man had nothing to say, and escaped as soon as possible, enraged at himself, at Mr. Keen, and vaguely holding the entire world guilty of conspiracy.

He had no definite idea of what he wanted, except that his desire to see Miss Southerland again seemed out of all proportion to any reasonable reason for seeing her. Occasional fits of disgust with himself for what he had done were varied with moody hours of speculation. Suppose Mr. Keen did find his ideal? What of it? He no longer wanted to see her. He had no use for her. The savour of the enterprise had gone stale in his mouth; he was by turns worried, restless, melancholy, sulky, uneasy. A vast emptiness pervaded his life. He smoked more and more and ate less and less. He even disliked to see others eat, particularly Kerns.

And one exquisite May morning he came down to breakfast and found the unspeakable Kerns immersed in grapefruit, calm, well balanced and bland.

"How-de-dee, dear friend!" said that gentleman affably. "Any news from Cupid this beautiful May morning?"

"No, and I don't want any," returned Gatewood, sorting his mail with a scowl and waving away his fruit.

"Tut! Tut! Lovers must be patient. Dearie will be found some day——"

"Some day," snarled Gatewood, "I shall destroy you, Tommy."

"Naughty! Naughty!" reflected Kerns, pensively assaulting the breakfast-food. "Lovey must *not* worry; Dovey shall be found, and all will be joy and gingerbread. . . . If you throw that orange I'll run screaming to the governors. Aren't you ashamed — just because you're in a love tantrum!"

"One more word and you get it!"

"May I sing as I trifle with this frugal fare, dear friend? My heart is *so* happy that I should love to warble a few wild notes——"

He paused to watch his badgered victim dispose of a Martini.

"I wonder," he mused, "if you'd like me to tell you what a cocktail before breakfast does to the lining of your stomach? Would you?"

"No. I suppose it's what the laundress does to my linen. What do I care?"

"*Don't* be a short sport, Jack."

"Well, I don't care for the game you put me up against. Do you know what has happened?"

"I really don't, dear friend. The Tracer of Lost Persons has not found her — *has* he?"

"He says he has," retorted Gatewood sullenly, pulling a crumpled telegram from his pocket and casting it upon the table. "I don't want to see her; I'm not interested. I never saw but one girl in my life who interested me in the slightest; and she's employed to help in this ridiculous search."

Kerns, meanwhile, had smoothed out the telegram and was intently perusing it:

John Gatewood, Lenox Club, Fifth Avenue:
Person probably discovered. Call here as soon as possible. W. KEEN.

"*What* do you make of that?" demanded Gatewood hoarsely.

"Make of it? Why, it's true enough, I fancy. Go and see, and if it's she, be hers!"

"I won't. I don't want to see any ideal! I don't want to marry. Why do you try to make me marry somebody?"

"Because it's good for you, dear friend. Otherwise you'll go to the doggy-dogs. You don't realize how much worry you are to me."

"Confound it! Why don't *you* marry? Why didn't I ask you that when you put me up to all this foolishness? What right have you to——"

"Tut, friend! *I* know there's no woman alive fit to wed me and spend her life in stealing kisses from me. *I* have no ideal. *You* have an ideal."

"I haven't!"

"Oh, yes, dear friend, there's a stub in your checkbook to prove it. You simply bet $5000 that your ideal existed. You've won. Go and be her joy and sunshine."

"I'll put an end to this whole business," said Gatewood wrathfully, "and I'll do it now!"

"Bet you that you're engaged within the week!" said Kerns with a placid smile.

The other swung around savagely: "What will you bet, Tommy? You may have what odds you please. I'll make you sit up for this."

"I'll bet you," answered Kerns deliberately, "an entire silver dinner-service against a saddle-horse for the bride."

"That's a fool bet!" snapped Gatewood. "What do you mean?"

"Oh, if you don't care to——"

"What do I want of a silver service? But, all right; I'll bet you anything."

"*She'll* want it," replied Kerns significantly, booking the bet. "I may as well canter out to Tiffany's this morning, I fancy. . . . Where are you going, Jack?"

"To see Keen and confess what an ass I've been!" returned Gatewood sullenly, striding across the breakfast-room to take his hat and gloves from the rack. And out he went, mad all over.

On his way up the avenue he attempted to formulate the humiliating confession which already he shrank from. But it had to be done. He simply could not stand the prospect of being notified month after month that a lady would be on view somewhere. It was like going for a fitting; it was horrible. Besides, what use was it? Within a week or two an enormous and utterly inexplicable emptiness had yawned before him, revealing life as a hollow delusion. He no longer cared.

Immersed in bitter reflection, he climbed the familiar stairway and sent his card to Mr. Keen, and in due time he was ushered into the presence of the Tracer of Lost Persons.

"Mr. Keen," he began, with a headlong desire to get it over and be done with it, "I may as well tell you how impossible it is for you, or anybody, to find that person I described——"

Mr. Keen raised an expostulatory hand, smiling indulgence:

"It is more than possible, Mr. Gatewood, more than probable; it is almost an accomplished fact. In other words, I think I may venture to congratulate you and say that she *is* found."

"Now, *how* can she be found, when there isn't——"

"Mr. Gatewood, the magician will always wave his magic wand for you and show you his miracles for the price of admission. But for that price he does not show you how he works his miracles," said Keen, laughing.

"But I ought to tell you," persisted Gatewood, "that it is utterly impossible you should find the person I wished to discover, because she——"

"I can only prove that you are wrong," smiled Keen, rising from his easy chair.

"Mr. Keen," said the young man earnestly, "I have been more or less of a chump at times. One of those times was when I came here on this errand. All I desire, now, is to let the matter rest as it is. I am satisfied, and you have lost nothing. Nor have you found anything or anybody. You think you have, but you haven't. I do not wish you to continue the search, or to send me any further reports. I want to forget the whole miserable matter — to be free — to feel myself freed from any obligations to that irritating person I asked you to find."

The Tracer regarded him very gravely.

"Is that your wish, Mr. Gatewood? I can scarcely credit it."

"It is. I've been a fool; I simply want to stop being one if anybody will permit it."

"And you decline to attempt to identify the very beautiful person we have discovered to be the individual for whom you asked us to search?"

"I do. She may be beautiful; but I know well enough she can't compare with — some one."

"I am sorry," said Keen thoughtfully. "We take so much pride in these matters. When one of my agents discovered where this person was I was rather — happy; for I have taken a peculiar personal interest in your case. However——"

"Mr. Keen," said Gatewood, "if you could understand how ashamed and mortified I am at my own conduct——"

Keen gazed pensively out of the window: "I also am sorry; Miss Southerland was to have received a handsome bonus for her discovery——"

"Miss S-S-S-S-outherland!"

"*Exactly*; without quite so many *S's*," said Keen, smiling.

"Did *she* discover that — that person?" exclaimed the young man, startled.

"She thinks she has. I am not sure she is correct; but I am absolutely certain that Miss Southerland could eventually discover the person you were in search of. It seems a little hard on her — just on the eve of success — to lose. But that can't be helped now."

Gatewood, more excited and uncomfortable than he had ever been in all his life, watched Keen intently.

"Too bad, too bad," muttered the Tracer to himself. "The child needs the encouragement. It meant a thousand dollars to her——" He shrugged his shoulders, looked up, and, as though rather surprised to see Gatewood still there, smiled an impersonal smile and offered his hand in adieu. Gatewood winced.

"Could I — I see Miss Southerland?" he asked.

"I am afraid not. She is at this moment following my instructions to — but that cannot interest you now——"

IT WAS LIKE GOING FOR A FITTING; IT WAS HORRIBLE

"Yes, it does! — if you don't mind. Where is she? I — I'll take a look at the person she discovered; I will, really."

"Why, it's only this: I suspected that you might identify a person whom I had reason to believe was to be found every morning riding in the Park. So Miss Southerland has been riding there every day. Yesterday she came here, greatly excited——"

"Yes — yes — go on!"

Keen gazed dreamily at the sunny window. "She thought she had found your — er — the person. So I said you would meet her on the bridle-path, near — but that's of no interest now——"

"Near where?" demanded Gatewood, suppressing inexplicable excitement. And as Keen said nothing: "I'll go; I want to go, I really do! Can't — can't a fellow change his mind? Oh, I know you think I'm a lunatic, and there's plenty of reason, too!"

Keen studied him calmly: "Yes, plenty of reason, plenty of reason, Mr. Gatewood. But do you suppose you are the only one? I know another who was perfectly sane two weeks ago."

The young man waited impatiently; the Tracer paced the room, gray head bent, delicate, wrinkled hands clasped loosely behind his bent back.

"You have horses at the Whip and Spur Club," he said abruptly. "Suppose you ride out and see how close Miss Southerland has come to solving our problem."

Gatewood seized the offered hand and wrung it with a fervor out of all reason; and it is curious that the Tracer of Lost Persons did not appear to be astonished.

"You're rather impetuous — like your father," he said slowly. "I knew him; so I've ventured to trust his son — even when I heard how aimlessly he was living his life. Mr. Gatewood! May I ask you something — as an old friend of your father?"

The young man nodded, subdued, perplexed, scarcely understanding.

"It's only this: If you *do* find the woman you could love — in the Park — to-day — come back to me some day and let me tell you all those foolish, trite, tiresome things that I should have told a son of mine. I am so old that you will not take offense — you will not mind listening to me, or forgetting the dull, prosy things I say about the curse of idleness, and the habits of cynical thinking, and the perils of vacant-minded indulgence. You will forgive me — and you will forget me. That will be as it should be. Good-by."

Gatewood, sobered, surprised, descended the stairs and hailed a hansom. And all the way to the Whip and Spur Club he sat buried in a reverie from which, at intervals, he started, aroused by the heavy, expectant beating of his own pulses. But what did he expect, in Heaven's name? Not the discovery of a woman who had never existed. Yet his excitement and impatience grew as he watched the saddling of his horse; and when at length he rode out into the sunshine and cantered through the Park entrance, his sense of impending events and his expectancy amounted to a fever which colored his face attractively.

He saw her almost immediately. Her horse was walking slowly in the dappled shadows of the new foliage; she, listless in her saddle, sometimes watching the throngs of riders passing, at moments turning to gaze into the woodland vistas where, over the thickets of flowering shrubbery, orioles and robins sped flashing on tinted wings from shadow to sun, from sun to shadow. But she looked up as he drew bridle and wheeled his mount beside her; and "Oh!" she said, flushing in recognition.

"I have missed you terribly," he said quietly.

It was dreamy weather, even for late spring: the scent of lilacs and mock-orange hung heavy as incense along the woods. Their voices unconsciously found the key to harmonize with it all.

She said: "Well, I think I have succeeded. In a few moments she will be passing. I do not know her name; she rides a big roan. She is very beautiful, Mr. Gatewood."

He said: "I am perfectly certain we shall find her. I doubted it until now. But now I know."

"Oh — h, but I *may* be wrong," she protested.

"No; you cannot be."

She looked up at him.

"You can have no idea how happy you make me," he said unsteadily.

"But — I — but I may be all wrong — dreadfully wrong!"

"Y — es; you may be, but I shall not be. For do you know that I have already seen her in the Park?"

"When?" she demanded incredulously, then turned in the saddle, repeating: "Where? Did she pass? How perfectly stupid of me! And *was* she the — the right one?"

"She is the right one. . . . . Don't turn: I have seen her. Ride on: I want to say something — if I can."

"No, no," she insisted. "I must know whether I was right——"

"You *are* right — but you don't know it yet. . . . . Oh, very well, then; we'll turn if you insist." And he wheeled his mount as she did, riding at her bridle again.

"How can you take it so coolly — so indifferently?" she said. "Where has that woman — where has she gone? . . . Never mind; she must turn and pass us sooner or later, for she lives uptown. *What* are you laughing at, Mr. Gatewood?" — in annoyed surprise.

"I am laughing at myself. Oh, I'm so many kinds of a fool — you can't think how many, and it's no use!"

She stared astonished; he shook his head.

"No, you don't understand yet. But you will. Listen to me: this very beautiful lady you have discovered is nothing to me!"

"Nothing — to you!" she faltered. Two pink spots of indignation burned in her cheeks. "How — how dare you say that! — after all that has been done — all that you have said. You said you loved her; you *did* say so — to *me!*"

"I don't love her now."

"But you did!" Tears of pure vexation started; she faced him, eye to eye, thoroughly incensed.

"What sort of man are you?" she said under her breath. "Your friend Mr. Kerns is wrong. You are not worth saving from yourself."

"Kerns!" he repeated, angry and amazed. "What the deuce has Kerns to do with this affair?"

She stared, then, realizing her indiscretion, bit her lip and spurred forward. But he put his horse to a gallop, and they pounded along in silence. In a little while she drew bridle and looked around coldly, grave with displeasure.

MR. KEEN RAISED AN EXPOSTULATORY HAND, SMILING INDULGENCE

"Mr. Kerns came to us before you did. He said you would probably come, and he begged us to strain every effort in your behalf, because, he said, your happiness absolutely depended upon our finding for you the woman you were seeking. . . . . And I tried — very hard — and now she's found. You admit that — and *now* you say——"

"I say that one of these balmy summer days I'll assassinate Tommy Kerns!" broke in Gatewood. "What on earth possessed that prince of butters-in to go to Mr. Keen?"

"To save you from yourself!" retorted the girl in a low, exasperated voice. "He did not say what threatened you; he is a good friend for a man to have. But we soon found out what you were — a man well born, well bred, full of brilliant possibility, who was slowly becoming an idle, cynical, self-centred egoist — a man who, lacking the lash of need or the spur of ambition, was degenerating through the sheer uselessness and inanity of his life. And, oh, the pity of it! For Mr. Keen and I have taken a — a curiously personal interest in you — in your case. I say, the pity of it!"

Astounded, dumb under her stinging words, he rode beside her through the brilliant sunshine, wheeled mechanically as she turned her horse and rode north again.

"And now — *now?*" she said passionately. "You turn on the woman you loved! Oh, you are not worth it!"

"You are quite right," he said, turning very white under her scorn. "Almost all you have said is true enough, I fancy. I amount to nothing; I am idle, cynical, selfish. The emptiness of such a life requires a stimulant; even a fool abhors a vacuum. So I drink — not so very much yet — but more than I realize. And it is close enough to a habit to worry me. . . . . Yes, almost all you say is true; Kerns knows it; I know it — now that you have told me. You see, he couldn't tell me, because I should not have believed him. But I believe you — all you say except one thing. And that is only a glimmer of decency left in me — not that I make any merit of it. No, it is merely instinctive. For I have *not* turned on the woman I loved."

Her face was pale as her level eyes met him:

"You said she was nothing to you. . . . . Look there! Do you see her? Do you see?"

Her voice broke nervously as he swung around to stare at a rider bearing down at a gallop — a woman on a big roan, tearing along through the spring sunshine, passing them with wind-flushed cheeks and dark, incurious eyes, while her powerful horse carried her on, away through the quivering light and shadow of the woodland vista.

"Is *that* the person?"

"Y — es," she faltered. "Was I wrong?"

"Quite wrong, Miss Southerland."

"But — but you said you had seen her here this morning!"

"Yes, I have."

"Did you speak to her before you met me?"

"No — not before I met you."

"Then you have not spoken to her. Is she still here in the Park?"

"Yes, she is still here."

The girl turned on him excitedly: "Do you mean to say that you will not speak to her?"

"I had rather not——"

"And your happiness depends on your speaking?"

"Yes."

"Then it is cowardly not to speak."

"Oh, yes, it is cowardly. . . . . If you wish me to speak to her I will. Shall I?"

"Yes. . . . . Show her to me."

"And you think that such a man as I am has a right to speak of love to her?"

"I — we believe it will be your salvation. Mr. Kerns says you must marry her to be happy. Mr. Keen told me yesterday that it only needed a word from the right woman to put you on your mettle. . . . And — and that is my opinion."

"Then in charity say that word!" he breathed, bending toward her. "Can't you see? Can't you understand? Don't you know that from the moment I looked into your eyes I loved you?"

"How — how dare you?" she stammered, crimsoning.

"God knows," he said wistfully. "I am a coward. I don't know how I dared. Good-by."

He walked his horse a little way, then launched him into a gallop, tearing on and on, sun, wind, trees swimming, whirling like a vision, hearing nothing, feeling nothing, save the leaden pounding of his pulse and the breathless, terrible tightening in his throat.

When he cleared his eyes and looked around he was quite alone, his horse walking under the trees and breathing heavily.

At first he laughed, and the laugh was not pleasant. Then he said aloud: "It is worth having lived for, after all!" — and was silent. And again: "I could expect nothing; she was perfectly right to side step a fool. . . . . And *such* a fool!"

The distant gallop of a horse, dulled on the soft soil, but coming nearer, could not arouse him from the bitter depths he had sunk in; not even when the sound ceased beside him, and horse snorted recognition to horse. It was only when a light touch rested on his arm that he looked up heavily, caught his breath.

"Where is the other — woman?" she gasped.

"There never was any other."

"You said——"

"I said I loved my ideal. I did not know she existed — until I saw you."

"Then — then we were searching for——"

"A vision. But it was your face that haunted me. . . . And I am not worth it, as you say. And I know it, for you have opened my eyes."

He drew bridle, forcing a laugh. "I cut a sorry figure in your life; be patient; I am going out of it now." And he swung his horse. At the same moment she did the same, making a demi-tour and meeting him half-way, confronting him.

"Do you — you mean to ride out of my life without a word?" she asked unsteadily.

"Good-by." He offered his hand, stirring his horse forward; she leaned lightly over and laid both hands in his. Then, her face surging in color, she lifted her beautiful dark eyes to his as the horses approached, nearer, nearer, until,

(Concluded on Page 24)

In the Hands of the Law

The Story of a Receiver Who Really Received

By WILL PAYNE

HIS PERSON SOMEWHAT SOGGY-LOOKING, HIS MARTIAL EYE INCLINED TO WATER

THE members of the firm of J. Milton Curry & Co. sat in the back room of the little bucket-shop studying a statement that lay on the table.

"It's very clear," said J. Milton Curry with quiet decision, "that we've got to have more capital, or quit." He was a lean and serious-looking young man with curly locks and a face blanched from smallpox.

Gesterling morosely rubbed a pudgy hand over his bald head. "Why say 'more' capital?" he demanded with gloomy sarcasm. "If we had any I'd feel better."

"My business ain't doin' nothin' to speak of," said Noble A. Potts, chewing nervously at his cigar. He was chubby, but with an unnaturally sharp nose. He wore his light brown hair rather long and parted in the middle, and had a way of speaking out of the corner of his mouth when he was in earnest. Abruptly he cast the cigar to the floor and sat up straight.

"There's just one thing for it, fellows," he declared; "we're out of money and we can't borrow none as I know of, so we've got to start a bank."

"Can you?" Gesterling questioned dubiously.

"Can you?" Potts retorted. "Why, in this State, when you're up against it like we are, it's all you can do. Look at that Bank of All the Americas that shut up the other day—sixty-odd thousand dollars' deposits and two hundred and fourteen dollars' assets. And three or four weeks ago there was the Chicago and New York and Globe, where all they found was a plugged quarter and three cents that had dropped through a crack in the cash-drawer. Don't two or three of 'em like that happen here every year? The laws of some States restrict banking to the plutocrats. You've got to have money enough to pay the rent before you can open up. But in Illinois it's within the reach of all."

Mr. Curry thoughtfully felt his Adam's apple. "You're all right there," he said. "Of course, I've run a bucket-shop and a policy game, so maybe I oughtn't to be squeamish. But I never expected to do anything like one of these fly-by-night banks."

"I'll risk my reputation," said Mr. Gesterling expansively. He was a promoter. "Besides, we could run it square enough, and pay back the money when we got on our feet. The only question is: would we get any deposits?"

"Sure we would," said Mr. Potts. "They all do. We'll get a bully name a yard long and a swell rosewood counter and a director or two. There's always some fat old boy that'll lend you his name, havin' nothin' else to lend. There's General Wesley Bundy. He's been broke for a hundred and fifty years. We'll get him for chairman of the board."

"It wouldn't be a bad thing for my business," Mr. Gesterling observed, "if I had a strong bank with a long name to indorse me."

"Sure not!" said Mr. Potts. "I'll put it down for reference on my literature, too."

Mr. Potts' literature consisted of pamphlets and circulars explaining that large and sure profits awaited the investor who placed his money with the Interstate Adventure Society, which had an infallible system for playing the races. Mr. Gesterling's chief financial object was to keep capital from starving to death on the beggarly three and four per cent. of the old, outworn fields, by diverting it to the rich pastures of Central America.

"Fellows, it will be a go!" said the hopeful Mr. Potts. "We need a good, strong name."

"Bank of the Western Hemisphere," Mr. Gesterling suggested.

"We ain't got nothin' against the Eastern Hemisphere, have we?" Mr. Potts replied. "Make it Terrestrial and Celestial something or other. The Celestial might be good for a few laundry accounts."

They settled upon North, South and Central American Banking Association.

"Now, there's one thing," Mr. Potts added out of the corner of his mouth. "Bankin' is a business of risks, and we don't any of us know much about it. So we've got to run the thing on extra conservative lines. Hence it'll be in the articles of incorporation and the by-laws that the bank don't lend no money to anybody but ourselves. Thus at all times the proprietors will know the money's safe."

"Well," said Mr. Curry, "I'd rather start a policy game if we had the capital; but, as Pottsy says, I don't see what else we can do. Who's going to see Bundy?"

"He'll be dead easy," Potts replied. "I'll tackle him myself."

General Wesley Bundy had once, long ago, served a term as inspector-general of the State militia, from which, and by virtue of his flowing white mustache, he wore his military title. He was now stricken with age, his person heavy and somewhat soggy-looking, his martial eye inclined to water. When Mr. Potts brought him to a conference with the organizers the former careless air departed, to be replaced by an atmosphere of dignified deliberation which was personified in the bulky general.

"I have never been," said General Bundy impressively, "and I never shall be connected with any enterprise that cannot show a perfectly clean record from start to finish. If we are to advertise that we have $500,000 capital paid in, we must have $500,000 capital paid in."

Mr. Curry's lean jaw dropped. Mr. Gesterling's cigar paused half-way to his lips. The impulsive Mr. Potts burst out: "Why, General, we ain't got a thousand among us!"

The general waved a flabby hand with dignity. "You have securities."

They brightened. "Oh, sure! We've got securities to burn," Potts murmured.

Gesterling threw out his chest. "I'll plank down $1,000,000—or as much more as necessary—of the first mortgage gold bonds of the Gulf, Yucatan and Argentine Transportation and Development Company," he said. "That ought to do for the bunch."

"Very good," said the general. "You will draw your checks on some reputable clearing-house bank for the various sums which you subscribe to the capital stock, the total to be $500,000. Thus the North, South and Central American Banking Association will start with $500,000 in clearing-house checks which are everywhere regarded as the equivalent of cash. The bank will then be ready to do business, and it will make you various loans on the security of the first mortgage gold bonds of the Guatemala, Guam and Medicine Hat Railway, or whatever it is. Naturally, it will make you these loans in the only assets it has, namely, your own checks. What you do with the checks afterward is a personal matter in which the bank is not concerned. But I must insist on a clear record for the bank if I have anything to do with it."

Mr. Gesterling was gazing with admiration at the general. "I guess," he said solemnly, "that we've struck the right man for chairman. There's nothing like being in safe, conservative hands. I feel such confidence in the bank already that I'll deposit two or three hundred thousand dollars with it—in the debentures of the Nitrate Exploitation Corporation of London, Limited. So we'll start with something like three-quarters of a million in actual assets, and it will be strange if we can't get credit for what furniture and stationery we need."

"And I want to say again," Mr. Potts declared with emotion, "that it won't be no frost for you, General, if it goes. We'll see you get something good out of it."

The general smiled and waved his hand benevolently. "We shall agree; no doubt we shall agree," he said suavely. "As soon as the formalities I mentioned are attended to, the bank may be considered organized."

Mr. Potts flung down his cigar and sprang up briskly. "The main thing," he said, "is to hustle out and rent a room and buy a few yards of rosewood and plate glass. Milt can just call in the coon"—he referred to the colored attaché of the bucket-shop—"and let him write those checks and hand 'em around to himself."

Thus the North, South and Central American Banking Association was duly launched. Its name, the imposing amount of its capital, and the fact that it would receive both commercial and savings deposits, appeared in gold letters on the two front windows of a modest second-story room in lower Dearborn Street. Also there was a beautiful rosewood counter, topped by a screen of plate glass, with polished brass wickets for the receiving-teller and the paying-teller. The counter was not yet paid for; but it looked reassuring. General Bundy sent an eloquent typewritten account of the institution to the newspapers. Two of them good-naturedly printed a few lines next the death notices, and one nearly put in the general's portrait for old acquaintance's sake.

A lucky break in wheat helped the bucket-shop out of its difficulties, by slaughtering its patrons; and, as the organizers had expected, the strong recommendations which they were able to procure from the North, South and Central American Banking Association greatly helped their several enterprises. Once more the mail of Messrs. J. Milton Curry & Co., of the Interstate Adventure Society, and of Gesterling & Co. began to blossom with postal money-orders and bank drafts. The proprietors agreed that the bank had turned the tide of their fortunes.

Yet there was one great disappointment. The public remained singularly oblivious to the superior advantages

"ALL IN A BUNCH WITH THE DOUGH"

offered by the North, South and Central American Banking Association. That perfect confidence in the management which led Mr. Gesterling to deposit a quarter of a million, Mr. Potts a hundred thousand and Mr. Curry seventy-five thousand—in securities which they immediately lent back to themselves—was not shared by a single outsider. Day after day the polished surface of the rosewood counter reflected nothing but the blank wall opposite. Mr. Potts even proposed, as a desperate expedient, that the organizers should draw out the real money which they were accumulating in real banks and deposit it with the North, South and Central American. But, as both the colored attaché and the chairman of the board would have more or less opportunity for access to the cash-drawer, this was voted down.

"The trouble is," said Potts one day, "that unscrupulous people without capital have been runnin' fly-by-night banks in this burg until the public is shy of anything that can't show a century or two behind it or a bunch of millionaires on its board."

"What we've got to do," said General Bundy, "is to overcome the public's prejudice and win its confidence by some extensive and judicious advertising."

The organizers scented what they jocularly termed "a brace."

"Rats!" said Mr. Potts. "If we had the money for that we'd retire. You can't touch newspaper advertisin' in a city without both hands full of greenbacks."

"I cannot agree with you," the general replied. "I have from time to time found the newspapers most liberal with their space if properly approached."

Again the shadow of suspicion fell upon them, for they expected to hear the general suggest that a sum of real money be turned over to him for corrupt purposes.

"My idea," the general continued calmly, "would be to have somebody sue somebody for a large sum that lay in our hands, thus advertising to the public the extent of our operations and the size of our resources."

Mr. Potts sat up. "Say, that might do, too!" he exclaimed eagerly.

"Mr. Gesterling, I believe," the general went on, "has a large amount of the bonds of the Honolulu, Yukon and Southeastern Navigation Company, or something like that. I have heard him mention several bales. He acquired these bonds, as I understand it, as his profit in promoting the company. Some associate of his in that undertaking might lay claim to a share of the profits. Under our generous laws, it costs the plaintiff only seven dollars to bring a suit, although the expense to the public, I believe, averages several hundred dollars. After the suit is filed, nobody need pay any particular attention to what becomes of it."

Mr. Gesterling was rubbing his shiny crown excitedly. "I'll tell you what," he said. "I've got a promot'n' company—the Central American Promotion Corporation. Suppose somebody sued it for $1,354,287, being a share of the profits in promoting the Gulf, Yucatan and Argentine Transportation and Development Company—that's the real name, General, although I suppose the point don't matter—the said profits, you see, are now layin' on deposit with the North, South and Central American Banking Association."

"Excellent," said the general. "The court would enjoin the bank from paying out the amount."

"That would be dead easy," Mr. Potts put in.

"You'll need a lawyer," the general reminded them. "I know a first-rate man—Mr. Pierson. I'll undertake to look out for the attorney-fees myself," he added, as he saw the shadow fall upon them again.

"Gee! It's great!" Mr. Potts exclaimed rapturously. "Say, Gest, that'll give a boost to your bonds, too. Crack right ahead, General."

The general stroked his flowing white mustache thoughtfully. "Your promotion company," he inquired softly of Mr. Gersterling—"was it really organized anywhere?"

"Oh, yes," Gesterling replied. "It was organized in Delaware, same as Bay State Gas."

"In that case," said the general, "we'd better have a receiver appointed for it."

"Sure!" Gesterling replied. "Anything you like."

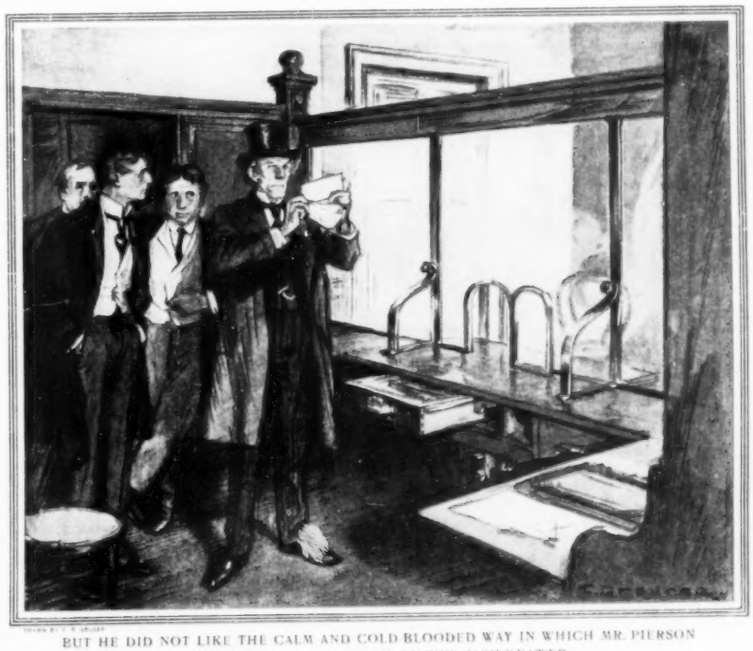
"There is one further detail," the general added. "It will be necessary to have a plaintiff."

This problem gave them pause for a moment; but Mr. Potts solved it. "What's the matter with the coon?" he said.

Thus Manuel Primrose White, understood to be a wealthy Englishman residing in Yucatan, with due form and solemnity invoked the aid of the courts of Illinois to recover $1,354,287, alleged to be due him from the Central American Promotion Corporation as his share of the profits in promoting the Gulf, Yucatan and Argentine Transportation and Development Company, said profits being then on deposit with the North, South and Central American Banking Association. The court issued its preliminary injunction restraining the North, South and Central American Banking Association from paying over said moneys until the merits of the cause should be determined. On the confession of the Central American Promotion Corporation, by its president, Mr. Frank Gesterling, General Wesley Bundy was appointed receiver of that corporation. Mr. Pierson, the solicitor in the case, stated privately that the contention between Plaintiff White and President Gesterling really originated in their rivalry for the hand of a beautiful Spanish lady of noble birth, and that upon her untimely death the rivals had sadly agreed to leave the adjudication of their mere money differences to the court instead of following the more vigorous methods which still obtained in the ardent South.

Altogether, as Mr. Curry carefully counted up, it got fourteen and a half columns in the choicest of positions, some of it on the front page. The hearts of the organizers warmed to General Wesley Bundy and they privately blushed for the suspicions they had once entertained.

They did not, however, quite fancy the solicitor, Mr. Benjamin Pierson. It was not that his standing at the bar had suffered a material decline in late years, nor that he was of a seedy and dissipated appearance; but, as Mr. Curry said, he did not like the calm and cold-blooded way in which Mr. Pierson examined the contents of the cash-drawer on the occasion of his visit to the bank, holding up the three five-dollar bills to the light as though he suspected they were counterfeit.



BUT HE DID NOT LIKE THE CALM AND COLD BLOODED WAY IN WHICH MR. PIERSON EXAMINED THE CONTENTS OF THE CASH-DRAWER

The cash-drawer, however, was in the way of replenishment. A young man in the cigar-store downstairs deposited a hundred and sixty dollars that he had won on a horse-race and was too modest to tell his employer about. A gentleman who was selling, by mail, business and residence lots in Chicagum—which lay a little among the sand-dunes but mostly in the lake—opened an account in consideration of the privilege of using the bank as reference. Another gentleman offered to pawn some silverware with a family monogram on it. Two men who appeared to be honest made small deposits.

But the fame which the North, South and Central American Banking Association derived from the Yucatan romance vastly increased the commercial value of its recommendations of the Interstate Adventure Society and J. Milton Curry & Co., whose mail was now as fruitful, in Mr. Potts' phrase, as a family of Belgian hares. Mr. Gesterling's enterprises rather lagged behind the others—owing possibly to the national prejudices which remained from the Spanish-American War. Yet he was hopeful, and one day he joined his fellow-bankers in a state of considerable excitement.

"I've had an inquiry about the bonds," he said, "from a man that's got money to build libraries"—and he was absent-minded throughout the meeting. But the next day he seemed downcast.

"Your Santa Claus fade out?" Mr. Potts inquired sympathetically.

"Oh, no," Gesterling replied gloomily. "He bought the bonds—bought two hundred and fifty thousand dollars of 'em. You see," he added reluctantly, "he wanted 'em as a wedding present to his niece—'From Uncle Peter Rocks, quarter of a million in railroad bonds.' Sounds nice in the reports of the wedding." Mr. Gesterling sighed. "He wouldn't pay much over the price of good wall-paper for 'em."

"He gave his nephew a quarter of a million in real estate, encumbered," said the general reminiscently. "It took the nephew three years to pay off the back taxes. Then Uncle Peter foreclosed."

"We're pretty slow," said Mr. Curry humbly.

Mr. Potts sat up and threw away his cigar. "Well, now, I don't know," he declared cheerfully. "My business is pickin' up right along. The little bucket-shop is hummin'. Gest is doin' a little something and the bank's took in more 'n enough deposits to pay expenses. What's the use o' lookin' on the dark side? I say we're toddlin' right along, and I'm thinkin', fellows, that we might do something for the general."

The general waved his hand in a deprecatory manner. "Time enough for that, gentlemen; time enough for that," he said genially. "We didn't go into this thing for a day. I'm glad that my services have not been without value to you."

"Well, now, General, you've give us a good boost, for a fact!" Mr. Potts declared heartily. "I'll just tell you." He spoke out of the corner of his mouth. "I'm six thousand good plunks ahead of the game. Got it in the bank—real bank, I mean," he added with a genial smile.

Mr. Curry fingered his Adam's apple. "I guess I could say seven for the bucket-shop," he said confidentially.

"Central America's sort of on the bum just now," said Mr. Gesterling ruefully. "Still, I guess I could count up three thousand."

"So if there's anything you want—reasonable, you know," Mr. Potts urged.

The general twirled his mustache thoughtfully. "On the contrary, my friends," he answered, "I have been thinking over what we could do still further to improve our position. As Mr. Gesterling says, Central American needs a boost. The bank also needs another boost. The lawsuit resulted most encouragingly, and in my military experience I learned that if your tactics are succeeding you should stick to them."

"Well, let the coon sue me for a billion," said Mr. Potts cheerfully.

General Bundy waved his hand. "We will stick to what we have. My idea is that I file a report as receiver of the Central America Gumshoe and Jimmy Corporation, or whatever the exact title may be—file it in court, you know, where naturally our vigilant press will not overlook it. In my report I would set forth what the assets of the corporation are: so much in bills and accounts receivable, so much on deposit with the North, South and Central American Banking Association and tied up by the injunction, so much in securities. You understand?"

"Great! Fire away!" cried Mr. Potts.

"Then," the general continued, tapping the ends of his fingers together and warming to the theme, "I've got to show such and such operations since I was appointed receiver. It's a live, going concern, you know. I have liquidated certain assets. I have received payment of certain debts. All regular, you understand; you gentlemen owed the debts."

"Sure!" cried Mr. Potts, while Mr. Gesterling and Mr. Curry nodded energetically, catching the fervor of creative power which wrought in the general's commanding brain.

The general himself nodded, waved his hand and began tapping his fingers together again in a kind of sibylline rapture. "I have received considerable sums of money which I have deposited with the North, South and Central American Banking Association."

"That bein' the only bank on earth that'll receive our kind of money," Mr. Potts put in.

(Continued on Page 22)

In the Hands of the Law

The Story of a Receiver Who Really Received

By WILL PAYNE

HIS PERSON SOMEWHAT SOGGY-LOOKING, HIS MARTIAL EYE INCLINED TO WATER

THE members of the firm of J. Milton Curry & Co. sat in the back room of the little bucket-shop studying a statement that lay on the table.

"It's very clear," said J. Milton Curry with quiet decision, "that we've got to have more capital, or quit." He was a lean and serious-looking young man with curly locks and a face blanched from smallpox.

Gesterling morosely rubbed a pudgy hand over his bald head. "Why say 'more' capital?" he demanded with gloomy sarcasm. "If we had any I'd feel better."

"My business ain't doin' nothin' to speak of," said Noble A. Potts, chewing nervously at his cigar. He was chubby, but with an unnaturally sharp nose. He wore his light brown hair rather long and parted in the middle, and had a way of speaking out of the corner of his mouth when he was in earnest. Abruptly he cast the cigar to the floor and sat up straight.

"There's just one thing for it, fellows," he declared; "we're out of money and we can't borrow none as I know of, so we've got to start a bank."

"Can you?" Gesterling questioned dubiously.

"Can you?" Potts retorted. "Why, in this State, when you're up against it like we are, it's all you can do. Look at that Bank of All the Americas that shut up the other day—sixty-odd thousand dollars' deposits and two hundred and fourteen dollars' assets. And three or four weeks ago there was the Chicago and New York and Globe, where all they found was a plugged quarter and three cents that had dropped through a crack in the cash-drawer. Don't two or three of 'em like that happen here every year? The laws of some States restrict banking to the plutocrats. You've got to have money enough to pay the rent before you can open up. But in Illinois it's within the reach of all."

Mr. Curry thoughtfully felt his Adam's apple. "You're all right there," he said. "Of course, I've run a bucket-shop and a policy game, so maybe I oughtn't to be squeamish. But I never expected to do anything like one of these fly-by-night banks."

"I'll risk my reputation," said Mr. Gesterling expansively. He was a promoter. "Besides, we could run it square enough, and pay back the money when we got on our feet. The only question is: would we get any deposits?"

"Sure we would," said Mr. Potts. "They all do. We'll get a bully name a yard long and a swell rosewood counter and a director or two. There's always some fat old boy that'll lend you his name, havin' nothin' else to lend. There's General Wesley Bundy. He's been broke for a hundred and fifty years. We'll get him for chairman of the board."

"It wouldn't be a bad thing for my business," Mr. Gesterling observed, "if I had a strong bank with a long name to indorse me."

"Sure not!" said Mr. Potts. "I'll put it down for reference on my literature, too."

Mr. Potts' literature consisted of pamphlets and circulars explaining that large and sure profits awaited the investor who placed his money with the Interstate Adventure Society, which had an infallible system for playing the races. Mr. Gesterling's chief financial object was to keep capital from starving to death on the beggarly three and four per cent. of the old, outworn fields, by diverting it to the rich pastures of Central America.

"Fellows, it will be a go!" said the hopeful Mr. Potts. "We need a good, strong name."

"Bank of the Western Hemisphere," Mr. Gesterling suggested.

"We ain't got nothin' against the Eastern Hemisphere, have we?" Mr. Potts replied. "Make it Terrestrial and Celestial something or other. The Celestial might be good for a few laundry accounts."

They settled upon North, South and Central American Banking Association.

"Now, there's one thing," Mr. Potts added out of the corner of his mouth. "Bankin' is a business of risks, and we don't any of us know much about it. So we've got to run the thing on extra conservative lines. Hence it'll be in the articles of incorporation and the by-laws that the bank don't lend no money to anybody but ourselves. Thus at all times the proprietors will know the money's safe."

"Well," said Mr. Curry, "I'd rather start a policy game if we had the capital; but, as Pottsy says, I don't see what else we can do. Who's going to see Bundy?"

"He'll be dead easy," Potts replied. "I'll tackle him myself."

General Wesley Bundy had once, long ago, served a term as inspector-general of the State militia, from which, and by virtue of his flowing white mustache, he wore his military title. He was now stricken with age, his person heavy and somewhat soggy-looking, his martial eye inclined to water. When Mr. Potts brought him to a conference with the organizers the former careless air departed, to be replaced by an atmosphere of dignified deliberation which was personified in the bulky general.

"I have never been," said General Bundy impressively, "and I never shall be connected with any enterprise that cannot show a perfectly clean record from start to finish. If we are to advertise that we have $500,000 capital paid in, we must have $500,000 capital paid in."

Mr. Curry's lean jaw dropped. Mr. Gesterling's cigar paused half-way to his lips. The impulsive Mr. Potts burst out: "Why, General, we ain't got a thousand among us!"

The general waved a flabby hand with dignity. "You have securities."

They brightened. "Oh, sure! We've got securities to burn," Potts murmured.

Gesterling threw out his chest. "I'll plank down $1,000,000—or as much more as necessary—of the first mortgage gold bonds of the Gulf, Yucatan and Argentine Transportation and Development Company," he said. "That ought to do for the bunch."

"Very good," said the general. "You will draw your checks on some reputable clearing-house bank for the various sums which you subscribe to the capital stock, the total to be $500,000. Thus the North, South and Central American Banking Association will start with $500,000 in clearing-house checks which are everywhere regarded as the equivalent of cash. The bank will then be ready to do business, and it will make you various loans on the security of the first mortgage gold bonds of the Guatemala, Guam and Medicine Hat Railway, or whatever it is. Naturally, it will make you these loans in the only assets it has, namely, your own checks. What you do with the checks afterward is a personal matter in which the bank is not concerned. But I must insist on a clear record for the bank if I have anything to do with it."

Mr. Gesterling was gazing with admiration at the general. "I guess," he said solemnly, "that we've struck the right man for chairman. There's nothing like being in safe, conservative hands. I feel such confidence in the bank already that I'll deposit two or three hundred thousand dollars with it—in the debentures of the Nitrate Exploitation Corporation of London, Limited. So we'll start with something like three-quarters of a million in actual assets, and it will be strange if we can't get credit for what furniture and stationery we need."

"And I want to say again," Mr. Potts declared with emotion, "that it won't be no frost for you, General, if it goes. We'll see you get something good out of it."

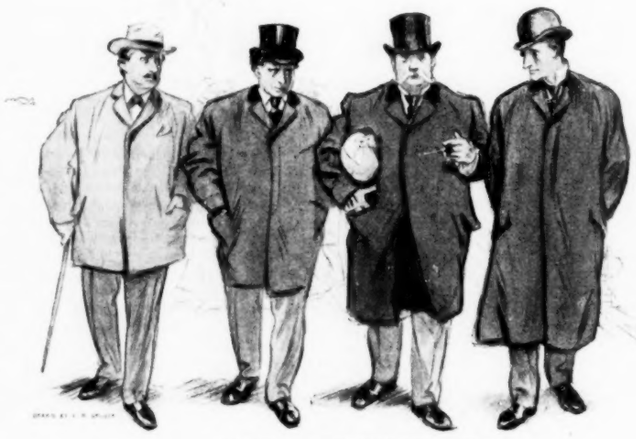
The general smiled and waved his hand benevolently. "We shall agree; no doubt we shall agree," he said suavely. "As soon as the formalities I mentioned are attended to, the bank may be considered organized."

Mr. Potts flung down his cigar and sprang up briskly. "The main thing," he said, "is to hustle out and rent a room and buy a few yards of rosewood and plate glass. Milt can just call in the coon"—he referred to the colored attaché of the bucket-shop—"and let him write those checks and hand 'em around to himself."

Thus the North, South and Central American Banking Association was duly launched. Its name, the imposing amount of its capital, and the fact that it would receive both commercial and savings deposits, appeared in gold letters on the two front windows of a modest second-story room in lower Dearborn Street. Also there was a beautiful rosewood counter, topped by a screen of plate glass, with polished brass wickets for the receiving-teller and the paying-teller. The counter was not yet paid for; but it looked reassuring. General Bundy sent an eloquent typewritten account of the institution to the newspapers. Two of them good-naturedly printed a few lines next the death notices, and one nearly put in the general's portrait for old acquaintance's sake.

A lucky break in wheat helped the bucket-shop out of its difficulties, by slaughtering its patrons; and, as the organizers had expected, the strong recommendations which they were able to procure from the North, South and Central American Banking Association greatly helped their several enterprises. Once more the mail of Messrs. J. Milton Curry & Co., of the Interstate Adventure Society, and of Gesterling & Co. began to blossom with postal money-orders and bank drafts. The proprietors agreed that the bank had turned the tide of their fortunes.

Yet there was one great disappointment. The public remained singularly oblivious to the superior advantages



"ALL IN A BUNCH WITH THE DOUGH"

offered by the North, South and Central American Banking Association. That perfect confidence in the management which led Mr. Gesterling to deposit a quarter of a million, Mr. Potts a hundred thousand and Mr. Curry seventy-five thousand—in securities which they immediately lent back to themselves—was not shared by a single outsider. Day after day the polished surface of the rosewood counter reflected nothing but the blank wall opposite. Mr. Potts even proposed, as a desperate expedient, that the organizers should draw out the real money which they were accumulating in real banks and deposit it with the North, South and Central American. But, as both the colored attaché and the chairman of the board would have more or less opportunity for access to the cash-drawer, this was voted down.

"The trouble is," said Potts one day, "that unscrupulous people without capital have been runnin' fly-by-night banks in this burg until the public is shy of anything that can't show a century or two behind it or a bunch of millionaires on its board."

"What we've got to do," said General Bundy, "is to overcome the public's prejudice and win its confidence by some extensive and judicious advertising."

The organizers scented what they jocularly termed "a brace."

"Rats!" said Mr. Potts. "If we had the money for that we'd retire. You can't touch newspaper advertisin' in a city without both hands full of greenbacks."

"I cannot agree with you," the general replied. "I have from time to time found the newspapers most liberal with their space if properly approached."

Again the shadow of suspicion fell upon them, for they expected to hear the general suggest that a sum of real money be turned over to him for corrupt purposes.

"My idea," the general continued calmly, "would be to have somebody sue somebody for a large sum that lay in our hands, thus advertising to the public the extent of our operations and the size of our resources."

Mr. Potts sat up. "Say, that might do, too!" he exclaimed eagerly.

"Mr. Gesterling, I believe," the general went on, "has a large amount of the bonds of the Honolulu, Yukon and Southeastern Navigation Company, or something like that. I have heard him mention several bales. He acquired these bonds, as I understand it, as his profit in promoting the company. Some associate of his in that undertaking might lay claim to a share of the profits. Under our generous laws, it costs the plaintiff only seven dollars to bring a suit, although the expense to the public, I believe, averages several hundred dollars. After the suit is filed, nobody need pay any particular attention to what becomes of it."

Mr. Gesterling was rubbing his shiny crown excitedly. "I'll tell you what," he said. "I've got a promotin' company—the Central American Promotion Corporation. Suppose somebody sued it for $1,354,287, being a share of the profits in promoting the Gulf, Yucatan and Argentine Transportation and Development Company—that's the real name, General, although I suppose the point don't matter—the said profits, you see, are now layin' on deposit with the North, South and Central American Banking Association."

"Excellent," said the general. "The court would enjoin the bank from paying out the amount."

"That would be dead easy," Mr. Potts put in.

"You'll need a lawyer," the general reminded them. "I know a first-rate man—Mr. Pierson. I'll undertake to look out for the attorney-fees myself," he added, as he saw the shadow fall upon them again.

"Gee! It's great!" Mr. Potts exclaimed rapturously. "Say, Gest, that'll give a boost to your bonds, too. Crack right ahead, General."

The general stroked his flowing white mustache thoughtfully. "Your promotion company," he inquired softly of Mr. Gersterling—"was it really organized anywhere?"

"Oh, yes," Gesterling replied. "It was organized in Delaware, same as Bay State Gas."

"In that case," said the general, "we'd better have a receiver appointed for it."

"Sure!" Gesterling replied. "Anything you like."

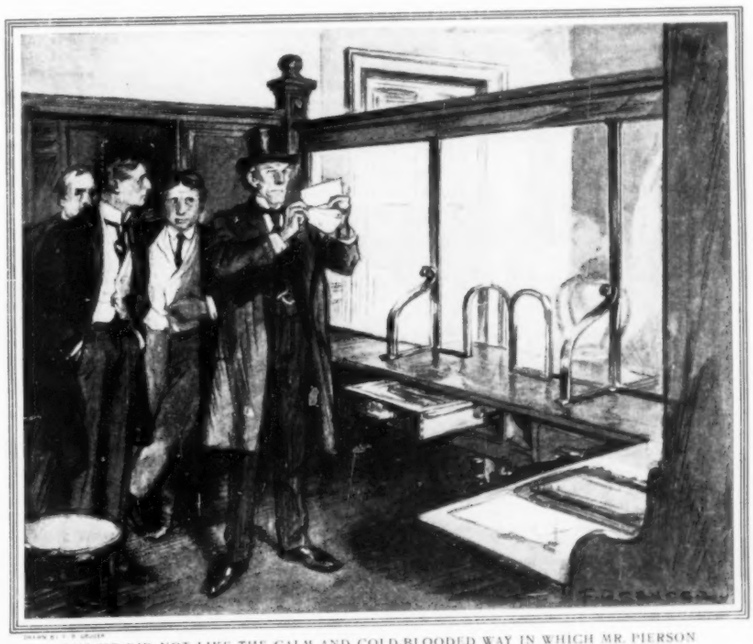
"There is one further detail," the general added. "It will be necessary to have a plaintiff."

This problem gave them pause for a moment; but Mr. Potts solved it. "What's the matter with the coon?" he said.

Thus Manuel Primrose White, understood to be a wealthy Englishman residing in Yucatan, with due form and solemnity invoked the aid of the courts of Illinois to recover $1,354,287, alleged to be due him from the Central American Promotion Corporation as his share of the profits in promoting the Gulf, Yucatan and Argentine Transportation and Development Company, said profits being then on deposit with the North, South and Central American Banking Association. The court issued its preliminary injunction restraining the North, South and Central American Banking Association from paying over said moneys until the merits of the cause should be determined. On the confession of the Central American Promotion Corporation, by its president, Mr. Frank Gesterling, General Wesley Bundy was appointed receiver of that corporation. Mr. Pierson, the solicitor in the case, stated privately that the contention between Plaintiff White and President Gesterling really originated in their rivalry for the hand of a beautiful Spanish lady of noble birth, and that upon her untimely death the rivals had sadly agreed to leave the adjudication of their mere money differences to the court instead of following the more vigorous methods which still obtained in the ardent South.

Altogether, as Mr. Curry carefully counted up, it got fourteen and a half columns in the choicest of positions, some of it on the front page. The hearts of the organizers warmed to General Wesley Bundy and they privately blushed for the suspicions they had once entertained.

They did not, however, quite fancy the solicitor, Mr. Benjamin Pierson. It was not that his standing at the bar had suffered a material decline in late years, nor that he was of a seedy and dissipated appearance; but, as Mr. Curry said, he did not like the calm and cold-blooded way in which Mr. Pierson examined the contents of the cash-drawer on the occasion of his visit to the bank, holding up the three five-dollar bills to the light as though he suspected they were counterfeit.



BUT HE DID NOT LIKE THE CALM AND COLD-BLOODED WAY IN WHICH MR. PIERSON EXAMINED THE CONTENTS OF THE CASH-DRAWER

The cash-drawer, however, was in the way of replenishment. A young man in the cigar-store downstairs deposited a hundred and sixty dollars that he had won on a horse-race and was too modest to tell his employer about. A gentleman who was selling, by mail, business and residence lots in Chicagum—which lay a little among the sand-dunes but mostly in the lake—opened an account in consideration of the privilege of using the bank as reference. Another gentleman offered to pawn some silverware with a family monogram on it. Two men who appeared to be honest made small deposits.

But the fame which the North, South and Central American Banking Association derived from the Yucatan romance vastly increased the commercial value of its recommendations of the Interstate Adventure Society and J. Milton Curry & Co., whose mail was now as fruitful, in Mr. Potts' phrase, as a family of Belgian hares. Mr. Gesterling's enterprises rather lagged behind the others—owing possibly to the national prejudices which remained from the Spanish-American War. Yet he was hopeful, and one day he joined his fellow-bankers in a state of considerable excitement.

"I've had an inquiry about the bonds," he said, "from a man that's got money to build libraries"—and he was absent-minded throughout the meeting. But the next day he seemed downcast.

"Your Santa Claus fade out?" Mr. Potts inquired sympathetically.

"Oh, no," Gesterling replied gloomily. "He bought the bonds—bought two hundred and fifty thousand dollars of 'em. You see," he added reluctantly, "he wanted 'em as a wedding present to his niece—'From Uncle Peter Rocks, quarter of a million in railroad bonds.' Sounds nice in the reports of the wedding." Mr. Gesterling sighed. "He wouldn't pay much over the price of good wall-paper for 'em."

"He gave his nephew a quarter of a million in real estate, encumbered," said the general reminiscently. "It took the nephew three years to pay off the back taxes. Then Uncle Peter foreclosed."

"We're pretty slow," said Mr. Curry humbly.

Mr. Potts sat up and threw away his cigar. "Well, now, I don't know," he declared cheerfully. "My business is pickin' up right along. The little bucket-shop is hummin'. Gest is doin' a little something and the bank's took in more 'n enough deposits to pay expenses. What's the use o' lookin' on the dark side? I say we're toddlin' right along; and I'm thinkin', fellows, that we might do something for the general."

The general waved his hand in a deprecatory manner. "Time enough for that, gentlemen; time enough for that," he said genially. "We didn't go into this thing for a day. I'm glad that my services have not been without value to you."

"Well, now, General, you've give us a good boost, for a fact!" Mr. Potts declared heartily. "I'll just tell you." He spoke out of the corner of his mouth. "I'm six thousand good plunks ahead of the game. Got it in the bank—real bank, I mean," he added, with a genial smile.

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"Great! Fire away!" cried Mr. Potts.

"Then," the general continued, tapping the ends of his fingers together and warming to the theme, "I've got to show such and such operations since I was appointed receiver. It's a live, going concern, you know. I have liquidated certain assets. I have received payment of certain debts. All regular, you understand; you gentlemen owed the debts."

"Sure!" cried Mr. Potts, while Mr. Gesterling and Mr. Curry nodded energetically, catching the fervor of creative power which wrought in the general's commanding brain.

The general himself nodded, waved his hand and began tapping his fingers together again in a kind of sibylline rapture. "I have received considerable sums of money which I have deposited with the North, South and Central American Banking Association."

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(Continued on Page 22)

The Memoirs of an American

By ROBERT HERRICK

Author of The Common Lot, The Web of Life, etc.

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"HE'S THE MAN WHO SOLD SCRAPS AND OFFAL TO THE GOVERNMENT FOR CANNED BEEF"

CHAPTER XXVII—Concluded

AFTER the work of the day was over, Sarah and I drove up to the Park to see the procession of fine horses and carriages and smart-looking folks who were out taking their airing. It was a beautiful warm October day, and Sarah was interested in watching the crowd. At the entrance of the Park were a lot of forlorn bums that looked out of place in the show. They came there to stare at the rich as they pranced past. The faces of those in the carriages were not much to look at, take them by and large. They were the faces of men and women who ate and drank and enjoyed themselves too much. They were the faces of the people who lived in the rich hotels, who made and spent the money of our country. And as I looked at them, Farson's last words came back to my thoughts: "There is mighty little happiness in a million dollars."

"Van," Sarah said after a time, "let us drive out to the avenue. I want to look at that house the Rainbows spoke to us about."

So we turned out of the Park toward the house on the avenue which we thought of buying; for we had about made up our minds to move to New York to live after this year.

As we got out of our carriage in front of the lofty graystone house, a man and a woman came toward us on the walk. The man was bent and moved heavily, and the woman's face was turned toward him. Sarah glanced at them.

"Van," she exclaimed, "there are the Drounds!"

She hesitated a moment, and then, as the two came nearer, she stepped forward to meet them, and Jane looked up at us. The two women glanced at each other, then spoke. Mrs. Dround said something to her husband, and he gave me a slow glance of returning recognition, as if my face recalled vague memories.

"Mr. Harrington?" he said questioningly, taking my hand in a hesitating way, as though he were not quite sure about me yet. "Oh, yes! How is Mr. Carmichael? Well, I hope, and prospering?"

The man's mind was nearly a blank!

"Yes, Mrs. Dround and I have been abroad. But we have come back to live here," he continued. "America is the proper place for Americans, I have always believed. I have no patience with those people who expatriate themselves. Yes, Mrs. Dround wanted me to take a place in Kent, but I would have no such thing. I know where my duty lies," he straightened himself with his old pompousness. "How are the children? All well, I hope?"

Jane was talking with Sarah, and the four of us after a while entered the house, which was just being finished by the contractor. In the hall Mr. Dround turned to Sarah and made some remark about the house, and the architect, who happened to be there, led them upstairs. Jane and I followed slowly.

"So you have come home to live?" I remarked, to say something.

"Yes!" She sank down on a workman's chest in the hall, with a sigh of weariness. As I looked at her more closely it seemed to me that at last age had touched her. There were white strands in her black hair, and there were deep circles beneath the dark eyes—eyes that were dull from looking without seeing anything in particular.

"It was best for Henry," she added quietly. "He is restless over there. You see, he forgets everything so quickly now."

There was the story of her days—the watcher and keeper of this childish man, whose mind was fading away before its time. With a sense of the shame in it, I turned away and kicked a piece of wood across the floor.

"I do not mind, most times," she said gently, as in answer to my action. "It is easier to bear than some things of life."

"Shame!" I muttered.

"But there are days," she burst out more like her old self, "when I simply cannot stand it! But let us not waste these precious minutes. Let us talk of *you*. You are still young in spite of——"

"The gray hair and the two hundred and forty pounds? I don't feel so young as I might, Jane!"

She colored at the sound of her name.

"But you have got much for your gray hairs—you have lived more than most men!"

"Tell me," I demanded suddenly. "I know it was your hand that pulled me from the last hole. It was your money that Carboner risked? I knew it. Old Carboner wouldn't tell, but I knew it!"

"And you were on the point of refusing my help," she added with an accusing smile. "I should have scorned you if you had gone away without it!"

"Oh, I didn't hesitate long! And I am glad now it was yours, in more ways than one," I added quickly. "It was a profitable deal, too—Carboner wrote you the terms?"

"Yes, he wrote me. But it would have made no difference if it had come out badly—you can't know what it meant to me to do that! To work with you with all my strength. It was the first real joy I ever got from my money, and perhaps the last, too. For you are beyond my help now."

"How did Carboner get hold of your husband's stock?" I persisted curiously.

"That is my secret!" she smiled back with a look of her old self. "Why should you want to know? That is so like a man! Always wanting to know why. Believe in the fairies for once!"

"I won't tease you. But it was a mighty clever fairy this time. She had lots of power. Do you see that, after all, in spite of all the talk about genius and destiny and being self-made and all that, I did not win this game by myself? I would have been broke now, a discredited gambler, if it hadn't been for your helping hand. It was you! But I guess, Jane, we all have to have some help."

"You don't begrudge me the little help I gave you—the small share I had in your success?"

"No, I don't mind. I am glad of it."

That was sincere enough. Most men have to have help, somewhere, and I was not ashamed to have taken mine from the hand of a woman.

"But suppose I had gambled with your money and lost it? It might have gone that way easily enough."

"Do you think I should have cared?"

"No, Jane, I guess not. But I should have!"

"It's been the joy of these terrible years, knowing that you were here in the world accomplishing what you were born to do! And that I had a little—oh, such a little!—share in helping you do it. Poor I, who have never done anything worth while!"

"It seems queer that a woman should set so much store on what a man does."

"It's beyond a man's wits to know that. But try to think what you would want if you were a helpless cripple, tied to your chair. Don't you suppose that when some strong, handsome athlete came your way with all his health, wouldn't you admire him, get interested in him, and like to watch those muscles at work, just the muscles you couldn't use? I think so. And if a good Fate put it in your power to help him—you, the poor cripple in your chair—help him to win his race, wouldn't you be thankful? I can tell you that one cripple blesses you because you are you—a man!"

The excitement of her feelings brought back the dark glow to her face, and made her beautiful. Ideas seemed to burn away the faded look and gave her the power that passion gives ordinary women.

"You and I think alike, I love to believe," she went on rapidly. "Start us from the two Poles and we should meet midway. We are not little people, thank God, you and I. We did not make a mess of our lives! My friend, it is good to know that," she ended softly.

"Yes," I admitted, understanding what she meant. "We parted."

"We parted! We lived a thousand miles from one another. What matters it? I said to myself each day: 'Out there, in the world, lives a man who lives and acts, who thinks and feels, as I would have a man think and act and feel. He is not far away.'"

She laid a hand lightly on my arm and smiled. And we were silent until the voices of the others in the hall above reminded us of the present. Jane rose, and her face had faded once more into its usual calm.

"You are thinking of moving to New York? What for?"

I spoke of my new plans—the checkerboard that had been under discussion all day with the bankers.

She remarked thoughtfully: "That means just so many millions more to your account. You are rich enough."

"No, not just that," I protested. "It's the solution to the little puzzle you and I were working at over the atlas in your library that day so many years ago. It is like a problem in human physics: there were obstacles in the way, but the result was sure from the start."

"But you are near the end of it—then what?"

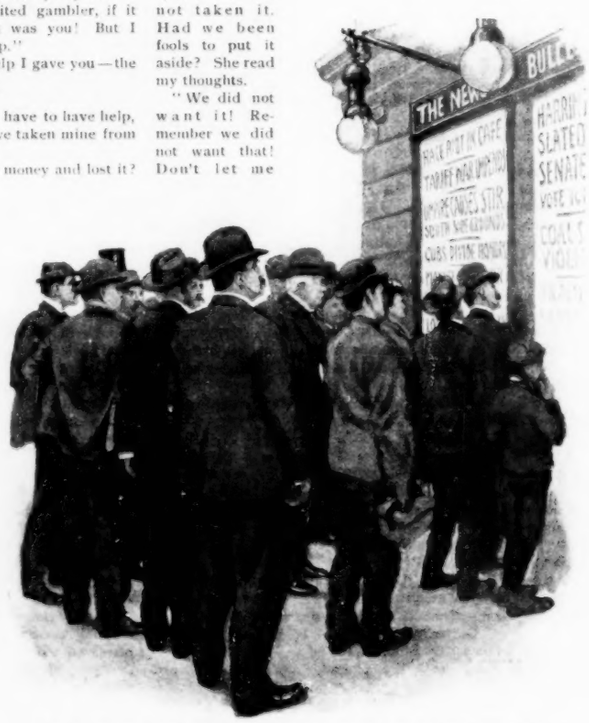
"I suppose there are other problems, mayhap larger ones." And after a time I added, half to myself: "But there's no happiness in it. There is no happiness."

"Do you look for happiness? That is for children!"

"Then what is the end of it?"

For of a sudden the spring of my energies seemed slackened, and the work that I was doing appeared senseless. Somehow a man's happiness had slipped past me on the road, and now I missed it. There was the joy we might have had, she and I, and we had not taken it. Had we been fools to put it aside? She read my thoughts.

"We did not want it! Remember we did not want that! Don't let me



MEN WOULD PAUSE TO READ THE BULLETIN, AND I STOPPED, TOO

think that, after all, you regret! I could not stand *that*—no woman could bear it."

Her voice was like a cry to my soul. On the stairs above Mr. Dround was saying to Sarah:

"No, I much prefer our Chicago style of building, with large lots, where you can get sunshine on all four sides. It is more healthy, don't you think, Mrs. Harrington?"

And Sarah answered:

"Yes, I quite agree with you, Mr. Dround. And I don't like this house at all. We shall have to look farther."

Jane rose and turned her face to mine. Her eyes were filled with tears, and her mouth trembled: "Don't regret—anything," she whispered. "We have had so much."

"Van," Sarah called from the stairs, "you haven't seen the house at all! But it isn't worth while. I am sure we shouldn't want it."

"You mustn't look for your Chicago garden on Fifth Avenue," Mrs. Dround laughed.

As we left the house, Sarah asked Jane to come back with us to the hotel for dinner. But the Drounds had an engagement for the evening, and so an appointment was made for the day following to dine together. When we had said good-by and were in the carriage, Sarah remarked reflectively:

"Jane looks like an old woman—don't you think so, Van?"

CHAPTER XXVIII

I AM writing Sarah that after all we cannot dine with you. My husband is restless and feels that we must leave for the West to-night. It was very sweet of Sarah to want us, but after all perhaps it is just as well. The joy to me would be bought with some pain. . . .

But there is something I want to say to you—something that has been in my mind all the long hours since our meeting. I felt those brief moments that all was not well with you, my friend. Your eyes had a restless demand that I never saw there before. I suspect that you are beginning to see that Success is nothing but a mirage, fading before our eyes from stage to stage. You have accomplished all and more than you planned that afternoon when we hung over the atlas together. You are rich now, very rich. You are a Power in the world—yes, you are—not yet a very big planet, but one that is rapidly swinging higher into the zenith. You must be reckoned with! My good Jules keeps me informed, you see. If you work on in these enterprises you will double your fortune many times, and before long you will be one of the masters—one of the little group who really control our times, our country. Yet—I wonder—yes, my doubt has been growing since I saw you and moves me to write all this. . . . Will *that* be enough? Mere wealth, mere power of that kind, will it satisfy? . . . It is hard to tell what *will* satisfy—but there are other things: philanthropy, public works, politics—other worlds than money-power. But I take your time with my nonsense—forgive me!

I hear from good authority in Washington that our old Senator Parkinson is really on his last legs. That illness of his this spring, which they tried to keep quiet, was really a stroke, and it will be a miracle if he lasts another winter. Did you know him? He was a queer old farmer-kind of politician. His successor, I fancy, will be some one quite different. The Senator's type of statesman has had its day! *There* is a career, now, if a man wanted it! . . . Why not think of it?

Good-by, my friend. I had almost forgotten, as I forgot yesterday, to thank you for making me so rich! Mr. Carboner cabled me the terms of your settlement with Strauss. They were wicked! . . .

JANE DROUND.

P. S. Would it be the most difficult thing in the world to capture Parkinson's seat—if one were willing to pay the price?

After reading the letter twice I held it in my hand for a long time, speculating over Jane's real meaning. Perhaps she was right in saying that my wonderful success had not brought me all the satisfaction that it should. Now that the problems were working themselves out to the plain solution of dollars and cents, the zest of the matter was oozing away. To be sure, there was a prospect of some excitement in the immediate future in the railroad enterprises of the Morris Brothers, although it was merest flattery to say that my position counted for much as yet in that mighty game.

I sipped my morning coffee and listened to Sarah's talk. Beyond business, what was there? There was our great place down in Vermilion County, Illinois. But stock-farming was an old man's recreation. I might become a collector like Mr. Dround, roaming about Europe, buying old stuff to put in a house or give to a museum. But I was too ignorant to understand that kind of play. And philanthropy?—Well, in time, when I knew what was best to give folks, which isn't as easy as it might seem.

"I am sorry the Drounds couldn't come," Sarah was saying, glancing at Jane's note to her. "I liked Jane better yesterday than ever before—she looked so old and kind of miserable. I don't believe she can be happy, Van!"

"Well, she didn't say so," I replied. . . .

Yes, I knew Senator Parkinson—a sly, tricky politician, for all his simple farmer ways. He was not a railroad Senator, but the railroads never had much trouble with him.

Carmichael sent up word that he must see me, and I hurried down to the lobby of the hotel. He said abruptly:

"AND WE ARE THE CROWD THAT'S GOT THE COMBINATION TO THE SAFE"

"The old man is dead! Just got a wire from Chicago—apoplexy. I must get back at once."

Strauss dead! The news did not come home to me all at once. It was not just like any other death. From the day when the old packer had first come within my range he had loomed big and savage on my horizon, and around him, somehow, my life had revolved for years. I hated him. I hated his tricky, wolfish ways, his hog-it-all policy; I despised his mean, unpatriotic character. Yet his going was like the breaking of some great wheel at the centre of industry.

I had hated him, and for that reason I had refused all offers to settle on anything but a cash basis for my interests in the companies he was buying from us. Carmichael and some others had begged me to go in with them, and help them build the great merger; but I had steadily refused to work with Strauss. "I cannot make a good servant," I had said to John. "The country is big enough for Strauss and me. I'll give him his side of the road."

But now he was dead, and already, somehow, my hate was fading from my heart. The great Strauss was but another man like myself, who had done his work in his own way. Carmichael, who had been waiting for me to speak, remarked:

"This won't make any hitch in our negotiations, Harrington. Everything will go right on just as before. The old man's plans were laid pretty deep, and this deal with you is one of the first of them. His brother, Joe, will take his place, maybe, and if he can't fill the shoes, why, young Jenks, who seems to be a smart young man, or I will take the reins."

Old Strauss had been married three times, but his children had all died. There was no one of his own to take up the ball of money he had made and roll it larger, no one of his own blood to grasp the reins of his power and drive on in the old man's way.

"Say, Van," the Irishman continued, "why don't you think it over once more, and see your way to join us? You didn't fancy the old man. But you and I and Jenks could swing things all right. And we could keep Joe Strauss in his place between us. The four of us could make a clean job of this thing—there's no limit to what we could do!" He uttered this last slowly and impressively.

I knew what he meant—that with the return of prosperity, with vast capital ready for investment, with the control of the packing and food products transportation business—which we had been organizing into a compact machine—there was no limit to the reach of our power in this land, in the world. And I was of his way of thinking, then, not believing that a power existed which could check our operations. And I do not believe it now, I may add, nor do I know a man conversant with the modern situation of capital who believes that with our present system of government any effective check upon the operations of capital can be devised.

"Think it over," Carmichael urged, "and let me know when I return from Chicago the first of the week. You don't want to make the mistake of dropping out just now."

But while he was talking to me, urging on me the bigness of the future, it came over me what Jane Dround had really meant by writing me that letter. There might be twenty, forty, sixty millions in John Carmichael's deal, but the joy of the game for me had gone out. All of these millions would not mean so much to me as that time I made my first money going short on pork because I thought that was what John was up to! I shook my head.

"Not that! But Strauss' death makes a big difference. I am willing, John, to make some kind of trade with you, to let you have my stock on better terms, if your people will do what I want."

I stopped, and Carmichael waited for my proposal.

"Old Parkinson is pretty near his end, I hear. It's likely there will be a vacant seat in the Senate sometime soon."

The Irishman's eyes opened wide in astonishment.

"Strauss used to keep in pretty good touch with Springfield," I suggested. "He and Vitzer [who was the great traction wolf in Chicago] used to work pretty close together sometimes——"

"You want to go to the Senate, Van?"

Carmichael burst into a laugh that attracted the attention of men sitting around us.

"It might work out that way," I admitted.

"And how about that judge business?" he inquired, still laughing. "The papers would make it some hot for you."

"No doubt. I don't expect I should be exactly a popular candidate, John. But I calculate I'd make as good a Senator as Jim Parkinson, and a deal more useful one."

Carmichael stopped laughing and began to think, seeing that there might be a business end to this proposition. The time was coming when he and his associates would need the services of an intelligent friend at Washington. He reckoned up his political hirelings in the State.

"It might be managed," he said after a while, "only our crowd would want to be sure we could count on you if we helped put you there. There's a lot of bum, cranky notions loose in Congress, and it's up to the Senate to see that the real interests of the country are protected."

"I ought to know by this time what the real interests are," I assured him, and when he rose to leave for his train I added suggestively: "In case we make this arrangement there's more stock than mine which you could count on for your deal. We'd all stay in with you."

(Continued on Page 20)

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When You Buy Your House

AT THIS season there is much building and buying of houses. Those who are building will take no advice, not even from the architect. They have their own ideas, and they will carry them out—and that is well. But perhaps those who are buying houses already built will reflect at least for a moment on these two facts:

It is dangerous to buy a house in the city until you have lived in it.

It is dangerous to buy a house in the country until you have seen it in all seasons.

The prime consideration in the city house is quiet—the chance to get unbroken rest. The prime consideration in the country house is ease of getting to and from it—in winter as well as in summer. On neither of these considerations can one be sure without a careful test.

In the Easy Season

WE ARE entering upon the let-down period. The temptation is strong to go to the office an hour late, to come away an hour earlier, to shirk Saturday and perhaps half of Friday. There are all sorts of outdoor games; there is the outdoors itself. "I've worked pretty hard all winter; I'll just get good and rested, and ready for hard work next winter."

Very well. You are your own master. And you may die to-morrow, and how you would regret the time you had wasted in work when you might have been amusing yourself! But—the chances are that you will live a long time—long enough to see the fellow who didn't let-up with the let-up period dash far ahead of you and leave you so discontented, so fearful of the future that you have no appetite for "fun."

This is the season in which most of the successful men get the lead they keep over their fairly hard-working fellows. The air is good for play in warm weather. But it is also good for work—the best. You can have the windows open, and the brain thinks best when the lungs are full of fresh air, and the pores are open and active.

Turning to Europe

IT HAS been a great pleasure to know that we beat Europe hollow at business, especially at the business of railroading. The fact has stood forth in the national consciousness as a sort of economic Bunker Hill monument. All good railroad men wave the flag around it when anybody mentions a turn toward European paternalism.

Now comes the able president of the Illinois Central and suggests that we have reached a point where we shall be compelled to turn more and more to the experience of Europe in working out our transportation problems. What Mr. Fish had in mind was only the physical side of the matter—third and fourth track, solider roadbeds, viaducts over highways and the like which denser population and denser traffic will make necessary. Already in some parts of the East traffic conditions are like those of Europe, with a preponderance of passenger over freight business and so on.

But the change that Mr. Fish suggests is quite as significant on the political side. European roads were built to supplement the already adequate transportation facilities. American roads were largely pioneers, built to give facilities where hardly any existed. So in Europe there was government control. Here, at first, there was none. No inducement was too generous for getting the roads built, because they were industrially to create their territory and because nobody could tell whether they would pay. Very many of them did not pay. The risk was great. The chance of profit must be correspondingly great. For example, the Pacific roads were huge stakes flung down on the green table of the plains in a game with fortune. The players demanded, and were given, a free hand. But the increase in population changes all this. Railroad building is no longer a gamble.

The same thing runs through our whole economic position. We beat Europe at business mostly because we had enormous opportunities and were free from the pressure which a dense population inevitably imposes.

We have taught Europe a good many things about business the last six or seven years. It will be odd if we do not find, within the next twenty, that we have a good deal to learn from her. Chicago's deep interest in Glasgow's street railroad system, just now, is an interesting case in point.

Old Mother Nature, M. D.

AFTER careful study, the New York Health Department announces that the most efficient remedy in cases of "spotted fever" is fresh air. It is curious to note the slow, steady progress of the medical profession toward reluctant belief in natural remedies. There is some ground for hope that our doctors may some day approach the system of the Chinese practitioners. In China, as you may recall, the doctor is paid as long as his client is well; when the client becomes a patient, the pay stops and is not resumed until he is well again.

Doctors ought to be preventers, not curers; advocates of fresh air and simple diet and regular sleep and exercise, not of drugs and incantations. And perhaps they would be so were there any way of inducing men to see that they would more wisely pay to be kept from getting ill.

Super-Refined Mothers

AMONG a great many of our best citizens it is the custom for a young married couple to keep no servant until the first baby comes, even though they may have a good big income. The wife does the cooking and all but perhaps the heavy part of the housework. This custom is slowly dying out, for several reasons, among others the fact that the young girl nowadays does not know how to cook and to keep house. She can play the piano; she can discuss the latest novels; she can manicure her nails, or at least superintend the manicuring. But such coarse and low work as cookery, dusting, dish-washing, she neither can do nor can bear even to think of. "I never go into my kitchen," says she. "I don't believe in interfering with the servants."

Not all young girls. Fortunately for the future of the nation, the race, the world, very few of us are rich enough to be able to rise to such grandeur and luxury and soulfulness. But why do the super-refined mothers never reflect on the fact that it is the sons of the "soulless" mothers that carry off most of the prizes of life, that it is the daughters of those same mothers that make the most contented, useful marriages?

Wear and Rust

IT IS an adage which long antedates the gospel of the strenuous life that it is better to wear out than to rust out; and even in the care of the brain, according to evidence lately developed in a lawsuit in England, rusting out is quicker. The addiction of farmers to paresis, and of farmers' wives to insanity, is largely due to mental stagnation. The brain, like any other organ, requires an abundant supply of blood, and this is to be had by pretty constant thinking. It is well known that brain-workers as a class are long-lived.

One of the leading English specialists testified that, in his opinion, a normal brain should never be permitted to be unemployed except during sleep, and that most people sleep more than is good for them. He strongly recommended that every one should have a hobby, and in his spare moments pursue it seriously and ardently, as if, for the time, it were the one real interest in life. There are interesting and profitable specialties related to every trade, and, lacking these, one should lend his mind to whatever attracts it, from chess to the cosmic theory of the universe.

We have heard somewhat too much of the ill effects of overwork. It is a true jest that nervous prostration among women is generally nervous prosperity. One of the latest and shrewdest remedies for mental breakdown is mental exercise. It is an open secret with physicians that among men most cases of so-called mental prostration result from prostration of the morals. The occasional exceptions are generally due not so much to work as to worry, which is itself a prostration of the spiritual faculties.

What is true of the brain is, of course, equally true of the body; mental exercise cannot, in fact, produce the best benefit unless the blood is kept warm and pure. It is not altogether a fault that Americans take their sports seriously. Even the affections and emotions atrophy in disuse. Every man should build his life on the principle of the one-hoss shay—with this addition, that the more he uses his faculties jointly the longer they will last.

Let the Faculties Hustle

EXPEDITIONS of students, both female and male, are issuing from many of our colleges to study "sociology." And that is well. As Mr. Pope put it in jingle fashion: "The proper study of mankind is man." Let us hope that this movement is the initial of a regular practice at all our colleges of sending forth each year the entire faculty—not the students, but the faculty—to study "life."

The old-fashioned college professor was a musty, fusty fellow, often lovable enough, and a fine influence upon the students, but rarely a fit companion for alert, inquisitive, irreverent, up-to-date youth. And it is still too true that sending your boy to college is too much like sending him to pass so many months of each of four years among the tombs with the mummified.

One is aware that some people call this "culture," but, without disputing with them, one must insist that, excellent though such "culture" might be for a man who hasn't something to do in the world, it may be made worse than useless for one who has. The professors must emerge from the tomb-like chill of "classic shades"; they must learn to hustle with the vulgar world, and to teach their pupils how to do likewise. If they won't—well, there is the Carnegie fund.

Art and Atmosphere

ONE of the hopeful signs of the times in the artistic life of the country is the foundation of a school of music in New York on the scale of the institutions of the continent. For many years it has been known to the knowing that as good instruction was to be had here as in Berlin, Paris or Milan; but the ambitious student has nevertheless been lured abroad by the attraction of what he called the atmosphere of the artistic world in Europe. This atmosphere is not altogether made up of hot air. Comradeship and emulation are the life of any creative activity, and this the small and scattered music-schools of America could do little to foster.

Even more grievous, perhaps, is our lack of an organized artistic public. The fate of a jest lies in the ear that hears it, and no work of art is properly born without producing its due effect on the public. If we are to have American music, it must be not only written by Americans and for Americans, but it must be welcomed or rejected by those to whom it is addressed.

Trimming the Loan Shark

POPULAR detestation of the loan shark is finding expression in various laws intended to put him out of business. The shark is not a lovable figure, and his trade of making small loans to clerks at usurious rates—generally robbing them besides—is not a pretty one. But public imagination gives it a wrong color by picturing the victim as a hapless innocent who fell into the snare all unaware. This does accurately represent some individual cases; but in the main the loan shark is detestable not because he beguiles helpless innocence, but because he preys upon vice.

In a majority of instances the resort to the shark is as distinctly a vice as gambling or intemperance. Generally in his heart the borrower knows that he is yielding to a temptation which is dangerous and may be ruinous, and he is not under such compulsion as would justify the risk. Whoever so yields to such a temptation does a vicious thing. Like any other vice this one grows by indulgence and becomes a habit.

The man of small income may sometimes wonder why the one higher up, who has, legitimately, his ten or twenty thousand a year, cannot be content with it, but must plunge into a speculation that finally ruins him. The wheat-pit and the stock-market are simply the ten-thousand-dollar man's loan sharks, and to the one-thousand-dollar man the loan shark opens the same temptation of self-indulgence, or of an easy way out of a temporary difficulty that speculation offers to the cashier or manager.

The loan shark ought to go. His victims ought to reform.

THE WOOD FIRE IN NUMBER THREE—By F. Hopkinson Smith

SOME CLOSE CALLS

MR. ALEXANDER MACWHIRTER'S great picture, Early Morning on the East River, was still on his easel. The Hanging Committee had taken the outside measurement of the frame; had hung the other pictures up to the line of this measurement; had inserted the title and price in the official catalogue and were then awaiting Mac's finishing touches.

MacWhirter had struck a snag in the middle distance, and until this was repainted to his satisfaction the picture would not leave his studio—official catalogue or no official catalogue.

On this afternoon Lonnegan was the first to arrive. The great architect on his way downtown must have dropped in upon some social function, or was about to attend one later in the day, for he wore his morning frock coat, white waistcoat and a decoration in his buttonhole—an unusual attire for Lonnegan unless the affair was of more than customary brilliancy and importance.

"Let up, Mac," cried Lonnegan from behind the Chinese screen, as he looked over its top—"the light's gone and you can't see what you're doing."

"I've got light enough to see where to put my foot!" Mac shouted back.

"Easy—easy, old man! Don't smash it—masterpieces are rare! Let me have a look at it. Why, it's all right—what's the matter with it?"

"Shadow tones under the cliffs all out of key. There are a lot of wharves, sheds and vessels lying there half-smothered in mist. I do not want to do more than suggest them, but they've got to be right."

"Well, but you can't see to paint any longer. Give it up until morning."

"Haven't got time! Hanging Committee has sent here three times to-day."

Marny, Pitkin, Wharton, Boggs and Woods walked in and joined the group about Mac's easel, "a sick" picture—pictures get ill and die, or recover and become famous, as well as men—being a matter of the very first importance.

Each new arrival had some advice to offer. Pitkin thought the sky reflections were not silvery enough. Woods wanted a touch of red somewhere on the sides or sterns of the boats, with a "click" of high light on their decks to relieve them from the haze of the background: "Right out of the tube, old man, and don't touch it afterward. It'll make it *sing!*"

Boggs ignored all suggestions by saying, in a dictatorial tone:

"Don't you do anything of the kind, Mac—you don't want any drops of red sealing-wax spilt on that middle distance, or any blobs of white—only make it worse. All you need is a touch here and there of yellow white against that purple haze. But you don't want to *guess* at it. This East River is a *fact*, not a *dream*. And it's right here under our eyes—everybody knows it, and everybody knows how it looks. If you want it true, the best thing for you to do is to go there to-morrow morning at daylight and wait until the sun gets to your angle. You fellows that insist on painting things out of your heads instead of following what is set down before you will run to seed like a cabbage. Why you want to scoop up the emptyings of everybody's wash-basin when it is so easy to get buckets of pure water fresh from Nature's well is what gets me."

"Talks like an art critic," growled Pitkin.

"And with as little sense," added Wharton.

"More like a plumber, I should think," remarked Lonnegan dryly. "Only don't you go up on that hill at five o'clock in the morning, Mac, or you'll never finish that picture or anything else. Some thug will finish you. That's the worst hole on the river; regular den of thieves up there. I came near being murdered there myself, once."

Lonnegan's statement caused a sensation.

"You came near being murdered?" Mac asked.

"Yes."

"When?"

"Some three years ago."

Boggs, who was still smarting under the contempt with which his suggestion had been received, now shouted in the voice of a newsboy selling an afternoon edition:

"Full and graphic account of the hairbreadth escape of a great architect!—Sit down, gentlemen, and listen to a tale that will clog your veins with dynamite and make goose-shivers go up and down your spine. Here, Lonnegan, rest your immaculately upholstered body in this chair and tell us all about it. Put up your brushes, Mac; I'll help you wash 'em. Everybody draw up to the fire." Here Boggs dropped into his own chair. "The modern Moses is going to tell us how he was pulled out of the bulrushes and why he has an excuse for still walking around among his fellowmen instead of being tucked away in some comfortable cemetery on a hill under a mausoleum of his own designing. Ladies and Gentlemen——" Boggs was now on his feet again, a ring in his voice like that of a showman—"It is my especial privilege, and one of the greatest honors of my life, to introduce to you this afternoon the distinguished architect, Mr. Archibald Perkins Lonnegan, who——"

"Will you keep still?" cried Pitkin, putting both hands on Boggs' shoulders and forcing him into his chair. "Sit on him, Marny!"

Mac by this time had laid his palette on his painting table and had moved to the fire.

"You never told me anything about that, Lonny."

"Well, don't know that I did—been some time ago."

"You're sure that you aren't really murdered, me long-lost child?" inquired Boggs in an anxious tone. These changes of manner, tone and gesture of the chronic interrupter—imitating in one sentence the newsboy, in another the showman and now the anxious mother, were as much a part of his personality, and as much enjoyed by the coterie, despite their constant protests, as the bubbling good nature which inspired them.

"Feel that," said Lonnegan, tapping his biceps, "and you'll find out how much of a corpse I am."

Boggs' plump fingers squeezed the corded muscles of the speaker with the dexterity of a surgeon hunting for broken bones. Then he cast his eyes heavenward:

"Saved by a miracle, gentlemen! Thank God, he is still spared to us! Now go on, you fashion plate! When, where and in what part of your valuable and talented person were you almost murdered?"

Everybody now occupied his chair, his pipe filled—all except Lonnegan, who stood on the rug with his slender, well-built and, to-day, well-dressed body in silhouette against the blazing logs, his shapely legs forming an inverted V.

"This isn't much of a story. I wouldn't tell it at all if it wasn't to save Mac's life. There are two or three places under that East River hill where it is unsafe to walk even in broad daylight, let alone in the gray of the morning. When I tried it I was looking for one of my foremen—or rather, for one of his derrick men. I knew the street, but I didn't know the number. After dinner I started up Third Avenue, turned to Avenue A, and found that my only way to reach the place was down a long street leading to the river, flanked on each side by barren lots used as dumping-grounds and dotted here and there with squatters' shanties built of refuse timber, old tin roofs and junk—gas-lamps a block apart—with the sidewalks flagged only in the centre.

"I went myself because I wanted the derrick man, and I wanted him at seven o'clock on Monday morning, and I knew he'd come if I could see him.

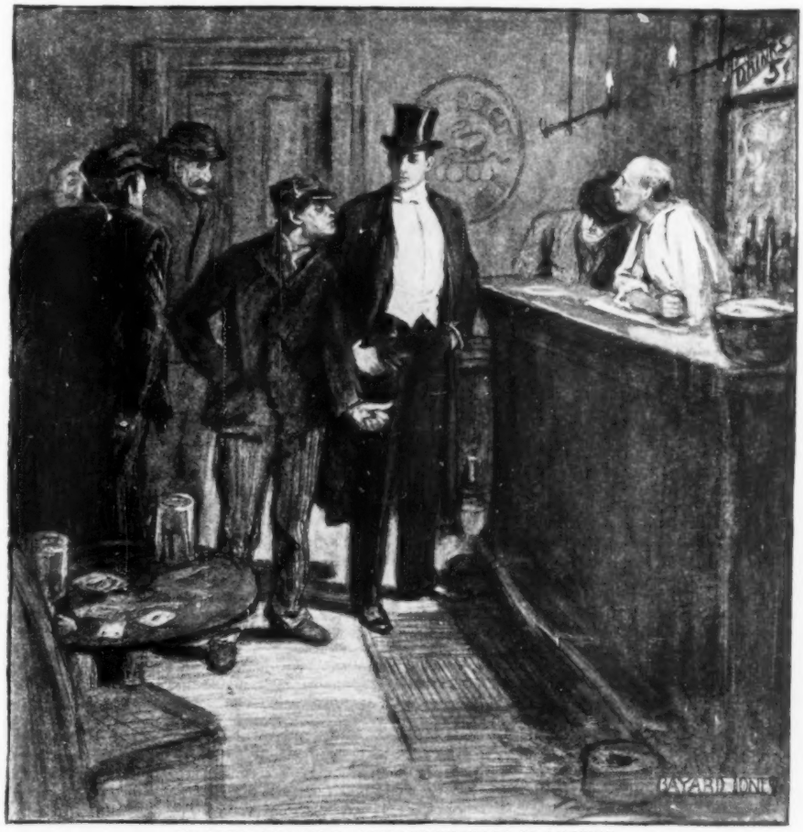
"Half-way down this long street—say two blocks from the avenue, which was brilliantly lighted and thronged with people—it was Saturday night—I saw the lights of a barroom, the only brick building fronting either side of the walk."

"Were you rigged out in this royal apparel, Lonny?" broke in Boggs.

"No; I was in a dress suit and wore an overcoat. Without thinking of the danger, I stepped inside and walked up to the barkeeper, a villainous-looking cutthroat in his shirt sleeves.

"'I am looking for a man by the name of Dennis McGrath,' I said. 'I thought some of you men might know him.'

"The fellow looked me all over and then he called to two men sitting at the table behind the stove. As he spoke, I caught the flash of a wink quivering on his eyelid—the one farthest from me. Nothing uncovers the workings of a man's



"'SURE! I KNOW HIM. HE'S A-LIVIN' UNDER DE DOCKS'"

Editor's Note—This is the fifth of a series of stories by F. Hopkinson Smith, each complete in itself, but all told beside The Wood Fire in No. 3. The next will appear in an early number.

brain like a carefully concealed wink. It can be made to mean anything, from ridicule to murder.

"One of the men winked in return, arose from a table and approached the bar, followed by a larger man, with a face like a bull-terrier.

"'What yer say his name is—McGrath?'

"All this time his eyes were sizing me up, scrutinizing my hat, my shirt-studs, watch-chain, overcoat, gloves, down to my shoes. The smaller man—'Shorty,' the barkeeper called him—now repeated the larger man's question.

"'Did ye say his name's McGrath? What's he do?'

"'He is a derrick man.'

"Shorty was now well under the light of the bar. He had a scar over one damaged eye and a flattened nose, the same blow having evidently wrecked both. Over the other was pulled a black cloth cap; around his throat was a dirty red handkerchief—no collar showing—a capital make-up for a stage villain, I thought, as I looked him over, especially the handkerchief. Even Mac here would look like a burglar with his hair mussed, collar off and a red handkerchief tied around his throat.

"The barkeeper piped up again: 'Get a move on, Shorty, and help the gent find the Mick!'

"'Sure! I know him. He's a-livin' under de docks. Come 'long, boss; I'll git him.'

"Two more men stepped out of the gloom. One in a cap and yellow overcoat went behind the bar and slipped something into his pocket; then the two lounged out of the room and shut the door behind them. I began to take in the situation. The purpose of the wink was clear now. I was in a dive in a deserted street, unarmed and alone, and surrounded by cutthroats. If I tried to find McGrath with any one of these men as a guide I would be robbed and thrown over the cliff; if I attempted to go back I would land in the clutches of the man in the yellow overcoat and his companion. All this time the barkeeper was leaning over the bar, his eyes fixed on my face.

"'All right,' I said to Shorty; 'how far is it?'

"'Oh, not very far—'bout t'ree blocks.'

"I stepped out into the night.

"Down the long street on the way to the river stood three men—the man in the yellow overcoat, his companion and one other. They separated when they saw me, the one in the overcoat retracing his steps toward the dive without looking my way, the others sauntering on ahead. I walked on, meditating what to do next. I could throttle Shorty and take to my heels, but then I would have to reckon with the pickets who might be between me and the barroom.

"Sometimes, when in great danger, a sudden inspiration comes to a man. Mine came out of a clear sky.

"'Hold on,' I said to Shorty—we were now half a block from the dive. 'Wait a minute; I have nothing smaller than a ten-dollar bill, and I want to give you something for your trouble. I'll run back and get the barkeeper to change it. Stay right where you are: I won't be a minute.'

"I turned on my heel and walked back toward the dive with a quick step, as if I had forgotten something. The man with the yellow overcoat saw me coming and stepped into the street as if to intercept me. Shorty gave two low whistles, and the man stepped back to the sidewalk again. I reached the doorstep of the dive. All the men were now between me and the river—the one in the yellow overcoat but a short distance from the barroom; Shorty waiting for me where I left him. With the same hurried movement I swung back the door, stepped inside, stripped off my overcoat, folded it close, threw it over my arm, and before the barkeeper could realize what I was doing, pulled my hat close down to my ears, jerked the lapels of my dress coat over my shirt-front to hide the white bosom, dashed out of the door and sprang for the middle of the street."

Here Lonnegan stopped and puffed away at his pipe. For a minute every man kept still.

"Go on, Lonny," said Mac, the intensity of his interest apparent in the tones of his voice.

"That's all," said Lonnegan. "The change of coats and slight disguise of hat and lapels threw them off their guard. The outside pickets thought when I burst through the door that I was somebody else until I was too far away to be overtaken. That's what saved my life."

"And you call that an adventure, you fake!" cried Boggs. "Ran like a street dog, did you, and hid under your mammy's bed!"

"Well, what's the matter with the yarn?" retorted Lonnegan. "It's true, isn't it?"

"Matter with it? Everything! No point to it—no common-sense in it—just a fool yarn! You go out hunting trouble with your imagination on edge, like a scared child. You meet a man who offers to conduct you gratuitously to a house up a back street; you agree to pay him for his trouble; you make a lame excuse to dodge him—he relying on your word to return, and then you take to your heels and cheat him out of his pay. Just a disgraceful bunco game!"

The circle was now in an uproar of laughter, everybody talking at once. Marny finally got the floor:

"Boggs is right," he said, "about Lonnegan's conduct. It is extraordinary how low an honest man will sometimes stoop. Lonnegan's life among the aristocrats of Murray Hill is undermining his high sense of honor. Now, I'll tell you a story of an escape that really has some point to it."

"Is this another fake murder yarn?" asked Boggs. "We don't want any more fizzles."

"Pretty close to the real thing—close enough to turn your hair gray. About fifteen years ago——"

"Now, hold on, Marny," interrupted Boggs; "one thing more. Is this out of your head, like one of your muddy, woolly landscapes—or is it founded on fact?"

"It's founded on fact."

"Got any proof?"

"Yes—got the pistol that saved my life. It's on a shelf in my studio downstairs. If anybody doubts my story I'll bring it up. About twelve or fifteen years back——"

"HIS FINGERS TIGHTENED ABOUT MY THROAT"

"He said *fifteen* a moment since," grumbled Boggs in an undertone to himself. "Now he's qualifying it. First knock-down for the doubters. Go on."

"Well, say fifteen, then—my memory is not good on dates—my brother and I made a trip to the Peaks of Otter, just over the North Carolina line. I was a boy of twenty and he was a man of thirty-two. He was a dead shot with a rifle or pistol, and could knock a cent to pieces edgewise at fifty yards. While I painted, he scalped red squirrels and chipmunks with a long Flobert pistol that carried a ball the size of a buckshot—a toy, really, but true as a Winchester.

"We found the peaks—or rather the peak we climbed—a sugar-loaf of a mountain with almost perpendicular slopes near its top, crowned by a cluster of enormous boulders. From its crest one can see all over that part of the State. Half-way up we stopped at a small tavern; inquired the way to the top; borrowed two small blankets of the landlord, and bought some cold meat and bread and a few teaspoonfuls of tea. These we put in a haversack, and, leaving my heavy painting-trap, continued on, about three o'clock in the afternoon, to climb the peak. The only things we carried, outside of the provisions and blankets, were my pocket sketch-book and the Flobert pistol. It was the worst I have ever done in all my mountain climbing. Sometimes we edged along a precipice and sometimes we pulled ourselves up a cliff almost perpendicular. There was no doubt about the path—that was plainly marked by signboards and blazed trees and the wear of many feet, and then again it was perfectly plain that it was the only way up the mountain.

"We reached the top about sundown and found a cabin built of logs with one window, a sawed-pine door with a bolt inside, a rusty stove and pipe, and a low bed covered with dry straw. Scattered about were two or three wooden stools, and on the window-sill stood a tin coffee-pot and two tin cups.

"When it began to grow dark and the chill of the mountains had settled down, we started a fire in the stove, put on the pot, dumped in our tea and began to spread out our provisions. Then we lighted one of the candles the inn people had given us, and ate our supper.

"About ten o'clock a puff of wind struck the stovepipe and scattered the ashes over the floor. The next instant the growl of distant thunder reached our ears. Then a storm burst upon the mountains, the lightning striking all about us. This went on for two hours—after midnight, really. We couldn't sleep and we didn't try to. We just sat up and took it, expecting every minute that the shanty would be tumbled in on top of us. About one o'clock the rain slackened, the wind went down, and we could hear the growl of the thunder as the lightning played havoc on the peak to the north of us. Then we bolted the door to keep the wind from blowing it in should the storm return, rolled up in our blankets on our bed of straw and leaves, and fell asleep, leaving the matches close to the candle.

"We had hardly dropped off when we were awakened by a pounding at the door—in the dead of night, remember, on top of a mountain that a cat could hardly climb in the daytime, and after that storm!

"We both sprang up, scared out of our wits. Then we heard a man's voice, rough and coarse and in a commanding tone:

"'Open the door!'

"I was on my feet now. My brother caught up his pistol, slipped in a cartridge and poured the balance of the ammunition into his side pocket. Then he called:

"'Who are you?'

"'Don't make any difference who we are,' came another voice, sharper, and in a higher key. 'You don't own this shanty. Open the door, or we'll break it in!'

"We might have handled one man—two or more were out of the question. My brother stepped across the bed, backed into the shadow away from the rays of the flickering firelight, cocked the pistol and nodded to me. I slipped back the bolt.

"Two men entered. One had a brown, bushy beard, a low forehead, and an ugly, uncertain mouth. He was stockily built, with stout legs and short, powerful arms and hands. The other was tall and lanky, with a hatchet face and cunning, searching eyes—eyes that looked at you and then looked away. He wore a slouch hat and homespun clothes and high boots in which were stuffed the bottoms of his trousers. As he followed the shorter man inside the cabin he had to stoop to clear the top of the door-jamb.

"We saw that they were not mountaineers—their dress showed that—nor did they look like the men we had seen in the village. Both were drenched to the skin, the legs of their trousers and boots reeking with mud, the water still dripping from their hats.

"The short man looked at me and then ran his eye around the room.

"'Where is the other one?' he asked, in the same domineering tone.

"'Here he is,' answered my brother coolly, from behind the bed.

"The two men peered into the shadow, where my brother sat crouched with his back to the logs, the pistol on his knee within reach of his hand. From where I stood I could catch the red glint of the firelight flashing down its barrel. The men must have seen it, too.

"'We're goin' to chuck some wood in this 'ere stove. Got any objection?' asked the tall man, pulling his wet slouch hat from his head and beating the water out of it against the pile of firewood. The tone was a little less brutal.

"'No,' answered my brother curtly.

"The tall one reached over the pile, picked up a log and shoved it in the stove. Then the two stretched themselves out at full length and looked steadily at the blaze, the steam from their wet clothes filling the room. No other word was passed, either by the men or by my brother or myself, nor did we change our positions. I sat on one of the stools, and my brother sat in the corner where he could draw a bead if either of the men showed fight. Three o'clock came, then four, then five—and then the cold gray light which tells of the coming of dawn stole in between the cracks of the cabin and the broken window. At the first streak of light, the tall man lifted himself to his feet, the short man followed, and, swinging wide the door, the two stalked out to the farthest edge of the pile of boulders overlooking the plain, where they squatted on their haunches, their eyes toward the East. We took our positions on a rock behind them, a little higher up.

"Any move they made would come under the fire of my brother's toy gun. The sun's disk arose slowly—first a peep of the old fellow's eye, then half his cheek, and then his round, jolly face wreathed in smiles. When the bottom edge of his chin had swung clear of the crest of the distant mountain range the tall man leaned over his companion and said in a decisive tone:

"'Well, Bill, *she's up*,' and without a word to either of us they swung themselves through the opening in the boulders and disappeared."

The coterie had listened in their usual absorbed way whenever Marny had the floor. His experience, like Mac's, covered half the world. Boggs had not taken his eyes from Marny's face during the entire recital.

"And that's all you know about them?" asked Lonnegan in a serious tone.

"Except what the landlord told us," continued Marny in answer, turning to Lonnegan. "The two men, he said, had stopped at the tavern about nine o'clock that night, had asked who was on top, and had hurried on—all they wanted was a stable-lantern, which he lent them, and which they didn't return. He had never seen either of them before, and they didn't pass the tavern on their way back."

"What did *you* think of the affair?" asked Pitkin in a serious tone of voice.

"We had only two conclusions. They had either come to rob us, and were scared off by the toy pistol, or they were carrying out a wager of some kind."

"And it took you all night and the next day to find that out?" sneered Boggs in a tone of assumed contempt. "Really, gentlemen, this whole afternoon should go on record as the proceedings of a kindergarten. Just think what rot we've had. Lonnegan promises a poor workingman a job and takes to his heels to cheat him out of his pay; Marny, who, like Mac, poses as a philanthropist, and claims to feed the hungry and clothe the naked, refuses shelter to two half-drowned tourists who come up to see the sun rise, and, instead of hustling around to get 'em hot tea and grub, he posts his big brother in a corner with a gun where he can blow the top of their heads off! Rot—all of it! But what I object to most is the 'let-down' at the tag-end of each of these yarns. You work up to a climax and nothing happens."

"Well, what did you expect?" retorted Marny.

"What did I expect? I expected Marny's yarn would taper off in a hand-to-hand death struggle; both men thrown over the cliff; followed by the finding of their mangled bodies impaled on the trees by the sheriff, who had tracked them for years, and who promptly identified both scoundrels, one as 'Dead House Dick' and the other as 'Murder Pete'; then a vote of thanks by the State Legislature to the two heroes—one of whom, thank God! is still with us"—and he bowed grandiloquently at Marny; "and a ring-down with a beautiful, unknown woman—supposed to be an heiress—creeping in at twilight to weep over their graves, the stage dark and a low tremolo going on in the orchestra. Tamest, deadest lot of twaddle I've heard around this fire! Now let me tell you a yarn that *means* something. Blood this time—red blood. None of your dress-suit and warmed-up tea adventures.

"No preliminaries, mind you. Right to the spot in a jump. This happened in Stamboul the winter I made those sketches of the mosques."

Mac looked up, an expression of surprise in his face. He thought he knew every act of Boggs' life from his cradle up—they being bosom chums. That Boggs had ever been in the East was news to him. Boggs caught the look and repeated his opening.

"In Stamboul, remember—across the Galata from Pera. I had finished the flight of marble steps and entrance of the Valedée, and was looking around for another subject, when a Turk with a green scarf around his fez (that showed he'd been to Mecca), who had been keeping off the crowd while I painted, offered to carry my trap to the Mosque of the Six Minarets up in the Plaza of the Hippodrome. A man who has been to Mecca is generally to be trusted, so I handed him my kit and followed his lead. On the way to the Plaza he stopped beside a low wall and pointed to an opening in the ground. I looked down and saw a flight of stone steps.

"'This is not for the Effendi to paint,' he said, 'but it is something for him to see. It is the great underground cistern where the water was kept during the sieges.'

"That suited me to a dot—caverns always appeal to me—and down I went, followed by the green fez. Down, down, down, into a big vaulted chamber, the roof supported on marble columns running back into the gloom—only the nearby ones in relief, where the light from the opening above fell upon their white shafts: very much as a forest looks at night when a torch is lighted. Stretching away was a dirt floor, uneven in places, and away back in the half-gloom I could make out the surface of a great pool. Now and then something would strike the water.

"When my eyes became more accustomed to the darkness I could see men moving about—dragging ropes, and beyond these a dull light, like that from a grimy cellar window. This, the Turk said, was the other exit—the one nearest to the Mosque of the Six Minarets—the men, he added, were rope-makers; some of them lived here and only left the cisterns at night, as the daylight blinded them. So I followed on.

"In the centre of the enormous cavern, half-way between the light of the street opening above the steps and the distant cellar-window light, I came to a circle of big stone columns standing close together, inclosing a space not much bigger than this studio. They were of marble and rather large for their height, although it was so dark that I could not see the roof distinctly. At this instant one of those sudden, indefinable chills, which with me always foretell danger, crept over me. I called to the Turk. There was no answer—only the sound of his feet—but quicker, as if he were running. Then a feeling took possession of me of some one following me—that's another one of my safeguards. I turned my head quickly and caught the edge of a man's body as it dodged behind the column I had just passed. Then a head was thrust from around the column in front; then another on the side—rough-looking brutes—bareheaded and frowsy. There was no question now—the Turk was their accomplice and had led me into this trap. These fellows meant business. Not backsheesh, but murder—and your body in the pool!

"I whirled suddenly—struck the brute behind the rear column full in the face before he could raise his hands; sprang over his body, and ran with all my might toward the light at the foot of the staircase. If you thought you were running, Lonnegan, up that long street, you should have seen me light out. It was a race for life over an uneven pavement where I might stumble any moment—four men pursuing me, then three, then one. I could tell this from their footfalls. The light grew stronger; I turned my head for a second to size up my opponent. He was younger than the others, was naked to the waist and wore only a pair of trunks. His bare feet made hardly a sound. I was within fifty yards now of the lower step, running like a deer, my wind almost gone. If I could reach that and bound up into the daylight he would be afraid to follow. The light footfalls came closer—he was within twenty feet of me—I could hear his heavy breathing and smothered curses. My foot was now within a few feet of the steps—one spring and I would be safe! I put forth all my strength—miscalculated the bottom step and fell headlong on the steps! The next instant his body struck mine, flattening me to the steps and grinding my lips into the sand covering the stones—I can taste it now!

"His fingers tightened about my throat. In my agony I braced myself and rolled over, partly throwing him off. Then my eyes lighted on a long, curved knife with a turquoise-studded handle. A man notes such things in a moment like this. I minded even a spot of rust on the blade.

"Again his fingers tightened—my breath was going! That peculiar swelling of the tongue and dryness which sometimes comes with fever filled my mouth. The knife was now tightly gripped in his right hand; his fingers twisting my shirt-collar into a tourniquet. I straightened my back, gathered all my strength and lunged forward! The knife flashed—and then a horrible thing happened!"

Boggs stopped and began mopping his face with his handkerchief.

"Go on, Boggs; don't stop!" said Lonnegan.

"In the struggle for mastery the point of the dagger pressed against my heart," Boggs continued. "There came a sudden lunge —— Oh, I guess, boys, I won't go any further—I never like to think of the affair; I'd no business to tell it; always affects me this way."

"Yes, go on—served the brute right——" spoke up Mac.

"I tried, of course, to avoid it, but I was powerless. The knife went straight through my own heart and I fell dead at his feet. That afternoon they threw my body in the pool. I have lain there ever since."

The listeners, one and all, glared at Boggs. The surprise had been so great that for an instant no one found his tongue. Then the fireside rang with shouts of laughter.

Lonnegan got his breath first:

"Boggs," he cried, "you are the most picturesque liar I know."

"Yes, Lonny, I guess that's so; but I gave you fellows a *thrill*, and that's what none of you did for me!"

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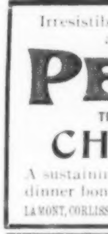

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THE MILPITAS MAIDEN

(Concluded from Page 5)

celebrated first appearance, the committee meeting was all over and the green-glass top of Mrs. Dean's umbrella had already been smashed to atoms.

I was out of bed by this, ringing for a cab. I dressed myself while it was on the way, telling myself all the time that I was quite as luny as Enderby; that the Milpitas Maiden didn't know anything about this or anything else; and that, even in Milpitas, reporters don't hand over scoops to each other out of sheer goodness of heart.

Of course, it was a forlorn hope, but who wouldn't rather go on a hundred wild-goose chases than miss a real, live story? When the cab got to the door I was downstairs waiting for it. And when we reached her little hotel I climbed the stairs and threw myself at the Maiden's door with a thump that must have terrified her out of her wits.

"Who's there?" I heard her quavering voice crying sleepily.

"Rhoda Massey. Let me in, Miss Longley — I must see you — quick!"

"I — I can't. I'm in bed."

"Of course you are! But let me in, anyway!"

I rattled the door-knob as I spoke and I must have rattled her clear out of bed, for presently she appeared at the door holding it ajar with a two-inch hospitality that touched me. So did the curl-papers about her frightened face.

"What is it?" she gasped. "Is there a fire in Milpitas?"

A fire — in Milpitas! Oh, that finished me! Of course, I was nervous and tired and tense with anxiety, but I just let out a hysterical whoop of laughter at that, and she retreated terrified into the room, where I followed her, apologetically assuring her — in the midst of my interrupting ha-ha-ha's — that so far as I knew the fire department in Milpitas had not been called out. Then wiping my eyes, while she slipped quickly back in bed, I got down to business.

"Have you sent your stuff?" I demanded.

"Ye — es. But I — it isn't very — Oh, it's awful h-hard being a reporter and I know the M-Mercury won't like it!" And burying her head in her pillows, there, before my astonished eyes, she sobbed and sobbed.

The poor little ninny! She was half a head taller than I, but I felt like her grandmother just then.

"Oh, come now, brace up!" I cried, patting her on the shoulder. "Why in the world didn't you raise the long yell? I'd have come running. I told you I would."

"B-But," she blubbered, "re — reporters d-don't help each other."

"Don't they? Didn't I help poor old Enderby, and — and aren't you going to help me?"

"You? — Me!" She sat bolt upright.

"If you will. Miss Longley, tell me, how did you know that Mrs. Dean and Doctor Dalrymple had umbrellas just alike?"

"I — I s-saw them," she sniffled, "and I thought it was so interesting. But it didn't s-seem so when I wrote it."

"Never mind that. When did you see them?"

"This morning — why?" she asked uneasily.

"Before you came into the hall, of course?"

She nodded uncertainly.

I looked at her, and as I looked the color suddenly flushed her face crimson. Guilty, she looked. Guilty of what?

It came to me in a flash.

"Miss Longley," I shouted, pouncing upon her, "you stayed in that committee-room when the reporters were sent out!"

"I didn't. I — I — how did you know?"

"That isn't the question," I cried. "How in the world did you manage it so that the women shouldn't know? Oh, I say, you're a deep one! Were you in the coal-box, too?"

"Coal-box? I don't know what you mean. But please — please don't think me deceitful," she said appealingly. "They didn't know I was a reporter. I had never been at the reporters' table, you know. I had no badge. I wasn't sitting with the rest of you and when you all went out I didn't know why. Then when I saw that it was a private meeting I was ashamed to attract attention by getting up to go out, and so — so I just sat there at the desk with the typewriter and then ——"

"And you looked so simple and innocuous they thought you some one's secretary? Bully!"

"I don't know," she said sorrowfully.

"And you saw Mrs. Dean bring her umbrella down with a smash on the desk! . . . Oh, I say, Miss Longley, what's all this talk about your story not satisfying the Mercury?"

The tears filled her big eyes again. "I can't help it," she began, "but——"

"Nonsense! With a story like that!" Suddenly the pity of it came over me; a story like that and the Milpitas Maiden to handle it! "Oh, I hope you began it with a smashing paragraph! Direct quotations, wasn't it — the meat of the row banged right in the first paragraph? It isn't any of my business, but — what in the world ——"

"I didn't write anything about the — the quarrel," she stammered. "How could I? If I had they would know I was in there and — and ——"

"Holy smoke!"

I jumped for a telephone. There wasn't any in the room, so I rushed down the stairs and into the hotel office.

"Give me the News, Central. Rush it! — this is Miss Massey," I cried. "McCabe there? . . . Is that you, Mr. McCabe? Yes, yes! Say, hold the convention page for me. . . . Late? Don't I know? But, please, please, just five minutes. . . . Worth while? Well, just you wait!"

He did, and after storming upstairs and down again, I poured this into his willing ear:

"Head it, 'Why Mrs. Dean Smashed Her Umbrella,' and then comes this:

"'*Mrs. Dean:* You're fools, with all your cleverness, you la-de-dah new New Women.'

"'*Doctor Dalrymple (swallowing hard, but with insult in her voice):* Possibly, but at least *we* are clever.'

"'*Mrs. Dean (hotly):* You mean ——'

"'*Doctor Dalrymple:* That it's stupid to persist in an antiquated style of fighting when you only make yourself and us ridiculous. Where is the sense in shrieking at tyrant man when it is evident ——'

"'*Mrs. Dean (angrily, at the top of her voice):* I tell you no fight was ever won on la-de-dah lines. You can't be a philosopher and a prize-fighter, too. It ain't science but muscle that tells. For my part, I believe in hitting hard ——'

"'*Doctor Dalrymple (sarcastically):* Even at windmills.'

"'*Mrs. Dean (furiously, tears of rage in her eyes):* Doctor Dalrymple, will you have the decency to stop interrupting? *(Turning her back upon Doctor Hester and addressing the rest of the Committee:)* 'I was going to say that — that we've got to go into this might and main. I repeat, it ain't science but muscle that counts. In the cause of Suffrage and on the platform I'm a heavy-weight, I am, and ——'

"'*Doctor Dalrymple (quietly):* You look it.'

"'*Mrs. Dean's umbrella (its head smashing into fragments):* Swish!!!'"

. . . .

Perhaps you think that little dialogue didn't look pretty in the News next morning and set the whole convention bobbing! McCabe's a lovely window-dresser, an artist with type, and he just played it up beautifully.

I don't know how it looked in the Milpitas Mercury. I wired it to them at our expense, and my! how it comforted the Maiden.

In Chocolate Land

GOVERNMENT botanists have started out to make a study of chocolate. In an out-of-the-way corner of the Department of Agriculture, in Washington, a factory has been organized on the smallest imaginable scale for experimental purposes, the beans being ground and the chocolate moulded into cakes in little tins, just a few at a time.

So enormous is the world's demand that the culture of the bean has been extended over vast areas in tropical latitudes. The large pods are attached directly to the main trunk and branches of the cacao tree, which grows to a height of twenty or thirty feet. They are of a golden color, and each of them contains from twenty to thirty-five of the beans, enveloped in a gummy liquid. The beans are about the size and shape of a large almond.

When the pods are ripe the atmosphere in the neighborhood of a cacao plantation is strongly scented with the smell of chocolate, which attracts many animals that are fond of the beans. Among these are parrots, monkeys and rats, which cut open the pods and devour the contents.

S. ANARGYROS

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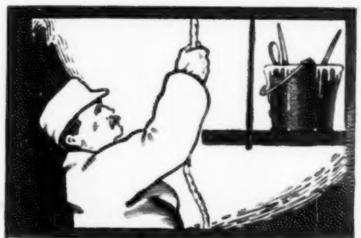

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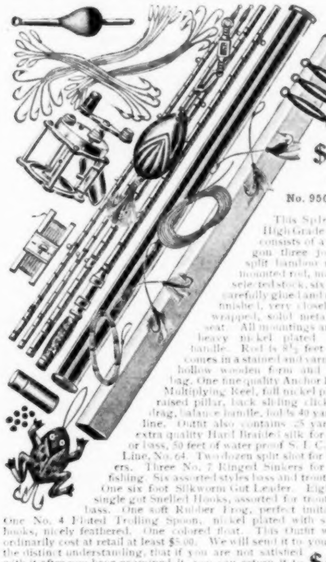

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The Reading Table

The Victims

When Man is so that every nerve
 The slightest jangle jars,
He's suffering from Overwork —
 It cannot be Cigars.

When Woman has an aching head
 'Tis very plain that she
Must slower go in Church and Home —
 But not Society.

When Débutante contracts a cold
 'Tis patent, at a glance,
It came from sleeping in a draft —
 And not from breezy Dance.

When little Susie grumpy feels,
 And tells a tale of woe,
Too much she's had of Buttered Bread —
 But not of Candy? No!

For this is human nature, son,
 You'll find it to be true:
We're very loth to lay the blame
 On things we like to do.

—Edwin L. Sabin.

Uncle Sam's Tips

ONE of the periodical suggestions made in behalf of naval officers on foreign duty, especially when attached to ships in Euroepan waters, is that they shall be furnished with a fund upon which to draw for the expenses incurred in various forms of more or less official and always necessary entertainment. It is quite evident that, whatever merit resides in the proposed relief of individual taxation, there would be continual difficulty in finding out just where the officer's own cost of living ended and the expense for governmental display or hospitality began. We may judge of the difficulties in the way of an equitable adjustment, which shall be free of varied question between the individual dispenser and the auditor in Washington who goes over the bill preliminary to the reimbursement.

It has been found in those instances at home, or abroad, where naval officers are permitted to travel under orders at the expense of the Government, that great liberties are taken with the privilege of sending the bill in to the Treasury Department; that a midshipman sent somewhere on an insignificant errand incurs as much expense in his movement as a rear-admiral who proceeds on a mission of importance to his Government. The obscurity of the junior representative of the nation would, ordinarily, enable him to travel with correspondingly less state than his much senior associate of the service, but the authorities find that there is no distinction in the bills, and the midshipman evidently gets as much as the heavier weight in rank and title—that is, both charge the maximum named in the regulations for the government of the naval officer who goes forth under the orders of his superior.

The Navy Department has issued a table for the further guidance of officers whose expenses are to be returned to them from the public funds, and it is interesting to know what is the standard of daily cost at home and abroad which forms the basis of allowable expenses under these circumstances. Hotel bills must not exceed five dollars per day at home or abroad; the single meal at home is limited to one dollar in cost and to a dollar and a quarter abroad, with ten cents at home as a tip, which appears to establish officially that ten per cent. of the cost of the meal may be regarded as a proper attendant fee. It is, incidentally, the official recognition of the right of the waiter to get from the public funds his share of the compensation, although perhaps he may not be willing to comply with the requirement that he shall sign the vouchers to show that he has received the money for his service.

Tips on trains at home must not exceed fifty cents per day. Tips will not be allowed on a parlor car except when the journey encompasses a period of five hours or more. Tips at hotels in the United States are confined to fifty cents per day, and must not run above two dollars per week at any one hotel. Abroad the hotel tips may reach seventy-five cents per day or three dollars and fifty cents per week. Tips during the trans-Atlantic voyage may be at the rate of a dollar and a half per day for six days or less, ten dollars for trips of from seven to ten days, and one dollar per day afterward up to fifteen dollars, beyond which cost of tips there will be no reimbursement. On the Pacific Ocean the rate is one dollar per day up to fifteen days, the total cost not to exceed fifteen dollars. In trips to the West Indies, Cuba, Porto Rico or Panama, the rate is also one dollar per day. On water trips one dollar is allowed for a steamer chair.

Probably the people who are thus "officially" tipped will escape furnishing the requirement of giving the voucher, as any tribute they levy may be considered as coming within the class of expenditure which an affidavit will cover, together with an explanation of the difficulties in getting the documents from the recipient of the largess. The same order goes somewhat into detail to the extent of specifying just what will not be allowed—the items of mineral water and laundry-bill being mentioned; and it is understood that the admonition is by no means gratuitous, for it is of record that one officer recently charged the Government with certain useful articles of apparel which he purchased during his official trip. But the most interesting thing about the whole order is the secure position of the tip, regardless of its enemies, in the Government list of necessities of official life on the road. The tip comes in with the hotel bill and the railroad fare as sanctioned by the discriminating, if remorseless, auditor.

Geographical Jingles

Won Galloping

A cowboy who lived down in Tex.
Shot a man, just the sheriff to vex.
 He mounted his horse,
 And he rode fast, of course,
But they caught him in Gallup, New Mex.

Taxable Property

Said the ardent youth: "Lottie, I say,
Let's be married a week from to-day!"
 And now he has got
 His house and his lot,
And his Lottie, in Charlottesville, Va.

A Hazard of New Fortunes

Poor Oliver Perry one day
Fell off from the top of a dray.
 The doctor came in,
 Set the bark on his shin,
And soon he had Perry, Ok.

In Farthest Ind.

Said this Englishman: "Surely I've sinned!
I have eaten some curry that's tinned,
 Not in Farthest Bombay,
 Nor in cycled Cathay,
But in Indianapolis, Ind."

Modern Mythology

We scarcely believed our own eyes,
So great was our sudden surprise.
 We were not without fear,
 For 'twas certainly queer
To see a large Phœnix, Ariz.

The Wise Physician

Said Fred: "Yes, a doctor I'll be;
And after a while, don't you see,
 So great is my skill
 That when people fall ill
They will send out for Frederick, Md.?"

On the Field of Battle

Thus the Boarder: "Dear Madam, I wish
You would put some Health Food on my dish.
 I am happy to say
 That I always eat hay —
I was born up in Battle Creek, Mich."

—Harry P. Taber.

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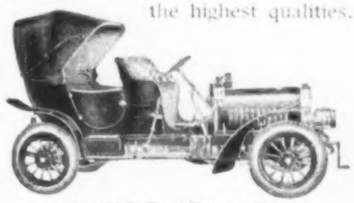

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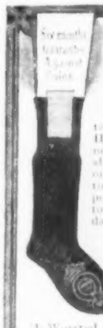

to any purchaser of Holeproof Sox or Holeproof Stockings that they will need no darning for six months. If they should we agree to replace them by new ones, upon surrender of the purchase ticket with the worn pair and one coupon, provided they are returned to us within six months from date of sale to the wearer.

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SEND FOR INTERESTING BOOKLET

Very Cheap Living in London—By James L. Ford

Where One May Exist on Almost Nothing at All a Year

ONE of the most interesting phases of London's many-sided life, and one, too, that few Americans have ever seriously considered, is to be found in the opportunity that the town affords to those who either desire to live at the very smallest possible cost or else find it expedient to disappear for a time from all human ken. Time was when the Englishman, under the pressure of enforced economy or the intrusions of the bailiff, or both, sought surcease from sorrow in Boulogne or Brussels, but to-day London itself affords safer hiding-places and cheaper schemes of living than anything to be found on the continent.

On both sides of the river there are vast regions covered with long rows of two-story houses, relieved here and there by a tree, a dooryard of green grass, or the innumerable window-boxes of bright flowers with which the Londoner of every degree seeks to offset the depressing effects of the fog and the rain. In almost every respect, save that of mere geographical miles, these silent, monotonous streets are as remote from Piccadilly, the Strand, Hyde Park and all the rest that go to make up the London which Americans know as if they were situated in Patagonia; and I can conceive of no other place on the face of the earth where one could hide himself so effectually or subsist for so little money.

I am indebted for my knowledge of this subject to an Englishman whom I have known for nearly twenty years, and whose good fortune it was to be born to the many privileges and benefits that the British system of rank and caste bestows upon her favorites. Some years ago this man met with financial reverses, in consequence of which he took his name from the lists of all his clubs save one, turned his back on the West End and withdrew to a remote quarter of London, fully an hour's distance by omnibus from Piccadilly Circus, where he was swallowed up so completely that not one of his old associates, to whom I applied, could tell me what had become of him.

Having, with no small difficulty, run my old friend to earth, I was invited to dine with him, and in the chat that ensued at his table, as well as during many subsequent rambles about the town, I learned a great deal about the economies of London's poor and the expedients by which they contrive to keep body and soul together in very decent fashion.

My friend and his wife lived in the upper part of a small house situated on a dull and sombre street. Their rent was about a hundred dollars a year, and they told me quite frankly that at one time they had found it necessary to limit the cost of their food to the sum of a shilling a day for both. This they did by avoiding meat and using large quantities of oatmeal, rice, macaroni, potatoes and the other inexpensive foodstuffs. Their rooms were very well furnished and they themselves were always well dressed; and, as the wife was an excellent and thrifty housekeeper and an accomplished cook, it was rather difficult for me to realize how very little they were spending on the necessities, comforts and a few of the luxuries of life.

I was particularly struck with the cheery aspect of this modest home, the taste shown in its furnishing and adornment, and the evidences of comfort that were visible everywhere. Then they explained to me how, bit by bit, they had picked up tables, chairs, pictures, china and glass, and it was the knowledge that nearly every one of those articles had seen service in some other family before they acquired it that first gave me an idea of the enormous traffic in second-hand goods of every description which is carried on in England. It was a surprise to me at first, but after some months in London I began to wonder if there was a single article of dress or furniture to be found in the entire town that had not already experienced some kind of use at the hands of some previous owner.

There is at least one of the great retail stores which has a special sale of second-hand articles of every conceivable variety every Thursday, and it was by keeping careful watch on these sales that my friends secured the greater part of their stock of household goods at prices so small that they filled me with amazement. The parlor chairs cost ten pence each and were both neat in appearance and well made by hand. The dining-room table, a durable and handsome article of furniture, cost a little more than a pound, and the carpet — second-hand, though it was very little worn — but a shilling a yard. There was some very handsome cut-glass on the sideboard, an accidental bargain, and the half-dozen good prints on the walls could have been sold in Bond or Regent Street for four times what my friend gave for them.

"It's amazing," said this philosophical Briton, as we sat over our coffee and cigars, "how much one can profit by a period of enforced economy, especially if one has the sense to remain right here in London instead of going to some cheap and dull continental watering-place. It is only here that one can really hide, for the smaller cities of France and Germany are overrun with all sorts of impoverished or shady English men and women, and the gossip that goes on there is carried back to London by every returning mail. But I assure you that the most treacherous quicksand in the world cannot engulf the hapless traveler more completely than can these long, dreary rows of deadly dull houses. When we came here we cut ourselves off completely from the society in which we had always moved, and not one of the few acquaintances that we have made about here — for even an Englishman must have some sort of companionship — has any idea of who we are or where we came from. It is for this reason that I no longer have photographs of my friends and relatives on my desk, and that cards of invitation such as I used to receive from the rich and the great are no longer displayed in the mirror frame. It is true that these invitations seldom come nowadays, though I still have my old club address, but now and then we are bidden somewhere by some old friend who was careless enough to forget to scratch our names from her list when financial disaster overtook us.

"But I shall never regret my period of seclusion from what I used to call London, if for no other reason than the chance it has given me to make a careful study of what I may call the economies of the town. In the old days I made my purchases in West End shops and frequently without asking the price of what I bought. They charged me in guineas then, but hereabouts the penny is the standard of value. Moreover, we have found it great fun to go about picking up the various articles of household furniture which you see here, and my wife has made an exhaustive study of the entire school of cookery as it is practiced by the poor of the town, besides teaching me to like a great many of the dishes that are seldom seen except on the dinner-table of a laborer or costermonger."

"And when you come into your new inheritance," I inquired, "what will become of this little collection of household goods that you have been at so much trouble to collect in the marts of second-hand traffic?"

"On our return to Mayfair," he replied, "all these things will be sold again to some one poorer than myself, who will use them until they are too shabby for his station in life, and then sell them to some one further down in the human scale, and he, in turn, will sell them when they are still shabbier. I have no doubt that by the end of the century the inquisitive American traveler will come across some of those plates or glasses in some costermonger's home in the far East of London."

Young women who know how to make their own clothes can dress neatly and even tastefully at an astonishingly low cost in the poorer portions of the great English city. An extremely pretty and becoming dress which I saw once was made from material bought at a clearance sale at a penny per yard, the price of the hooks, cotton and so forth bringing the total cost up to tenpence. A great many young girls make their own blouses at a cost of not more than sevenpence for material. Flannelet is the staple material for the underclothing of the poor, but boots and shoes are so expensive that they are generally bought second-hand and on weekly installments.

In the matter of food, the East-ender can get so much for so very little money that one

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Send us your name, occupation, home and business addresses and we will send you, *charges paid*, on seven days' *free trial*, 24 of the smoothest, keenest, sharpest razors ever made. Enough razors for a year without stropping or honing.

The "EVER READY" is the newest razor idea — built like a repeating rifle — the "SAFETY" with 24 blades, the "OLD STYLE" with twelve.

Whether your beard is wiry or fine; regular or irregular; your skin tender or tough, the "EVER READY" will shave you *without a pull or scratch;* better and cleaner than any other razor.

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Straight Legs and a strong, flat back developed if the baby learns to walk with

Glascock's Baby-Walker

Endorsed by physicians as the best physical developer. In it child can sit, stand, jump or walk. "Cushioned-spring supported." Adjustable. Keeps child clean; safe. Insist upon "*Glascock's*" — the standard. Special sizes for cripples.

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ANY boy with spare time on Friday afternoons or Saturdays can turn it into money by selling THE SATURDAY EVENING POST. Thousands are doing it. Some boys are making $15 a week; all earn something. We will furnish ten copies of the magazine *entirely free of charge*, to be sold at five cents each. After that all you require at the wholesale price. Write at once for ten free copies and everything necessary, including the illustrated booklet written by some of our boys telling how they made successes. $250.00 in extra cash prizes each month.

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THE SATURDAY EVENING POST
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makes low sounds and whispers plainly heard. A miniature **Telephone for the Ear**—invisible, easily adjusted, and entirely comfortable. Over fifty thousand sold, giving instant relief from deafness and head noises. **There are but few cases of deafness that cannot be benefited.**

Write for booklet and testimonials.

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Agents wanted everywhere. New brushes by mail 25c.

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DRAW for MONEY

ILLUSTRATORS AND CARTOONISTS EARN LARGE SALARIES. Send for free booklet, "**Commercial Illustrating**"; tells how we teach illustrating by mail.

The National Press Association, 67 The Baldwin, Indianapolis, Ind.

wonders why there should be any real hunger in London. We, in America, who have read of the fourpenny dinners furnished by Sir Thomas Lipton to the London poor, wonder how a nourishing meal can possibly be given at such a low price; but we have only to visit the cheap restaurants and study some of the household economies of the East End to come to the conclusion that a fourpenny meal is a luxury intended only for the rich. In the fried-fish shops, which are to be found in all the humble neighborhoods in London, and which are a great boon to the poor, a penny will purchase a large piece of fried cod, hake or plaice, hot and well cooked, which, with a halfpenny's worth of fried potatoes, makes a good meal for one person. Those who can afford only one penny can have a halfpenny's worth of fish and a halfpenny's worth of potatoes, a hot meal which in point of value cannot be excelled in any restaurant in London. Another popular and cheap meal is a penny "faggot," consisting of minced meat with sage and onions pressed into a square cake and sold hot with a halfpenny's worth of peas-pudding.

Those who do their own cooking at home may live even more cheaply and luxuriously than the restaurant diner, as the following menus (taken from a Whitechapel kitchen and not from a cook-book) will show. A breakfast for four, costing three and a quarter pence, can be made from a frying-panful of bacon scraps at a penny; potatoes fried with the bacon at a halfpenny; a twopence halfpenny loaf of yesterday's bread at a penny; tea (siftings), a halfpenny; condensed milk at a farthing.

A dinner for six in the shape of an Irish stew, costing fourpence halfpenny, can be made as follows: pieces of mutton, twopence; two pounds of potatoes, a penny; onions, a halfpenny; bread, one penny.

"Toad-in-a-hole," a popular dish with all classes, can be prepared for four persons—at a cost of threepence halfpenny—from pieces of meat, twopence; cracked eggs, a penny; and flour, a halfpenny.

Six persons can satisfy their hunger on a soup made, at a total cost of fourpence, from bones, to which a certain amount of meat still clings, for twopence; bread, a penny; and pot-herbs, consisting of three onions, two carrots and one turnip, a penny. The same number of persons can also enjoy for sixpence a two-course dinner: six fresh herrings, twopence; bread, a penny; and rice-pudding made of twopence' worth of skimmed milk, a halfpenny's worth of rice, and a halfpenny's worth of sugar.

It must be apparent, of course, that, were it not for a vast difference between the prices of Mayfair and those of Whitechapel, such cheap meals as those which I have named would be an impossibility, and once more I desire to say that the recipes which I have given are in actual use and have not been taken from any newspaper's Woman's Page article on "How to live luxuriously for fourpence a day."

There is, indeed, a marked difference to be noted as we journey from Bond Street at the West End to Whitechapel in the far East, and, if we study the signs in the shop windows on our way, we will see that such staples as kippers, which were fourpence a pair in Bond Street, dwindle gradually to twopence a pair in Whitechapel; that herrings diminish from a penny each to three for a penny; cucumbers from sixpence each to twopence; broad beans from tenpence a peck to fourpence; peas from a shilling to sixpence; strawberries from eightpence a pound to threepence; the best strawberry jam from eightpence a pound to fourpence; dried apricots from elevenpence to fivepence; rice from threepence to twopence; safety matches from threepence a dozen boxes to a penny a dozen boxes; Gorgonzola cheese from a shilling to sixpence; candles from sevenpence halfpenny a pound to fourpence; and vinegar from fivepence a pint to twopence.

I could not understand why, in a town in which all the schemes of living had been brought down to such a fine point, there should be such a marked difference in the matter of prices between the eastern and western ends, but my friend explained to me that there was not only a great difference in the matter of rent, but also that the West End tradesman was obliged to give long credit, while he of Whitechapel sold strictly for cash; and that, moreover, while the one employed a number of high-priced clerks and salesmen and was obliged to deliver his goods at the homes of his purchasers, the humbler merchant did most of his own selling, aided perhaps by his wife or children, and his customers took their goods away with them.

HERE is a small reproduction of a part of our new Style Book poster, from the same artist who drew the other—the lover, the maid, the stern-faced mother. You remember that; thousands asked for it.

This one is "The Rivals"; and you can't blame them any when you look at her. A pretty girl, a naval officer, a civilian, enveloped in the romantic haze of colonial times—there's the basis of a good story. You may decide for yourself which wins; maybe you can decide which she wanted to have win. Let us know what you think about it.

It is all in the picture for those who can read it. The poster is 15 by 26 inches, printed in five colors and gold. We send it for ten cents to those who ask, as long as the supply lasts. The ten cents is just to prove that you really want it; and to pay for stamps and the cost of mailing.

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No Fear of Accidental Discharge

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because the revolver hammer never touches the firing pin. This *safety principle*, found *only* in the Iver Johnson, is due to the fact that the lever which transmits the blow from the hammer to the firing pin is never in position to do so except *when the trigger is pulled all the way back*. All hardware and sporting goods dealers sell Iver Johnson Revolvers and can verify these facts if they will.

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Our Mr. Lincecum sold $2,000 worth of made-to-order suits and pants in 8 weeks. Suits from $8.50 up, pants from $2.50 up. You can make big money if you start now. We give large commissions and liberal terms. **Write today** and secure exclusive territory.

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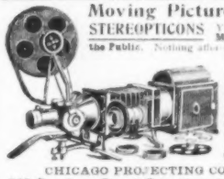

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With the **Champion** you or the children can remove dandelions, plantain or other weeds from your lawn, easily and without stooping. Just push the sharp prongs through the crown of the weed, and pull out with a twisting motion, and up comes the weed, roots and all, and the ejector throws it out. The prongs are steel, set into a malleable head, which is firmly fixed to a 3 ft. handle. It's unbreakable and will last for years. **Price, Express Prepaid, 50c. Guaranteed Satisfactory.** Money back if it doesn't do the work.

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Systematic saving is the most productive and beneficial.

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It has many thousands of depositors who have never been inside the bank. They send their deposits and make withdrawals by mail with as great convenience and safety as those who live in Pittsburgh.

The bank was organized in 1866 under the strict banking laws of Pennsylvania, and has the largest capital and surplus of any savings bank in the world.

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A great convenience to ladies. Dress shields changed quickly. No sewing. Loop in pin takes in thickness of material. Nickel plated, will not rust. In order to put the dress shield pins in the hands of every lady, for a short time we will send one card of Craven Dress Shield Pins and two dozen Duplex Safety Pins, best made with guarded

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A nicely Engraved Monogram adds to your QUALITY paper that indefinable something called
72 sheets with Mon. in color, $0 Eny., postpaid $1 40
72 " " Initial " $0 " " " 75
OLD KENT STATIONERY CO., P. O. Station H, Baltimore, Md.

The Memoirs of an American

(Continued from Page 11)

"Well, when Parkinson gets out we'll see what we can do," Carmichael concluded.

And thus the deal for Parkinson's seat was made. All that remained was for the old man to have his second stroke.

"You in the Senate—that's a good one!" John chuckled. "I suppose next you will be wanting to be made Secretary of the Treasury, or President, maybe!"

"I know my limit, John."

"D——d if I do! The old man would have enjoyed this. But, Van, you take my advice and stay out. There ain't much in that political business. Stay with us and make some money. Right now is coming the biggest time this country has ever seen. And we are the crowd that's got the combination to the safe. These New York financiers think they are pretty near the whole thing, but I reckon we are going to give even them a surprise."

It was his old boasting way, and he kept it up until the cab drove off.

The day was brilliantly sunny, and the street was alive with gay people. What the Irishman said was true—I felt it in the sunny air: the greatest period of prosperity this country had ever seen was just starting. It was the time when two or three good gamblers could get together any kind of property, give it a fine name, print a lot of pretty stock certificates, and sell their gold-brick to the first comer. The people were crazy to spend their money. It was a great time! Nevertheless, at the bottom of all this craze was a sure feeling that all was well with us—that ours was a mighty people. And that was about right.

Before I left for the West the family sailed for Europe. Little May and sister Sarah, as we called the girls, had persuaded their mother to take them over to Paris for a lark. May, who was thirteen, was running the party. She was a tall, lively girl, with black hair and eyes, and was thought to resemble me. The other was quieter in her ways, more like Sarah. And the boy, who was at school preparing for college, took after his mother, too. He was a pleasant-mannered chap, with a liking for good clothes and parties. I did not reckon that he ever would be much of a business man.

Sarah was nervous over starting, but May sat her down in a corner of the deck and got her a wrap. Then the girls went to say good-by to some friends.

"There's one thing I want to speak about, Van," Sarah said. "It's May and Will!" She paused timidly.

"Well?"

"Can't you do something to make them feel differently?"

"I guess not."

"I know they are poor, and Will's in bad health, too—quite sick."

"How did you know that?"

"Oh, I saw May before I left. They are in Chicago again." We were silent for a time, and then I said:

"You know I would give half of my money not to have it so, but it's no use talking. They wouldn't take a cent from me."

"No, that's true," she sighed. "But couldn't you get Will a place somewhere without his knowing about how it came?"

"Perhaps," I said sadly.

Then it was time to leave the steamer; the girls came and kissed me good-by, hanging about my neck and making me promise to write and to send presents. Sarah raised her veil as I leaned down to kiss her.

"Good-by, Van," she said without much spirit.

Of late years Sarah seemed to have lost her interest in things pretty much. Perhaps the trip would do her good.

CHAPTER XXIX

JANE DROUND was right about old Senator Parkinson. He came home to die early in the fall, and faded away in a couple of months afterward. The political pot at the capital of the State then began to hum in a lively fashion. It was suspected that the Governor himself wanted to succeed the late Senator, and there were also one or two Congressmen and a judge whose friends thought they were of Senatorial size. That was the talk on the surface and in the papers. But the situation was very different underneath.

The legislature might be said in a general way to represent the people of the State of Illinois, but it represented also the railroad interests, the traction and gas interests, and the packers, and when it came to a matter of real importance it pretty generally did what it was told by its bosses. This time it was told to put me in the Senate in place of the late Senator, and it obeyed orders after a time.

Of course, the papers in Chicago howled, all those that hadn't their mouths shut with the right cake. The three largest papers couldn't be reached by our friends in any way, but their scoring did little harm. They had up again the story of Judge Garretson and the bonds of the London and Chicago concern. But the story was getting a little hazy in men's memories, and that kind of talk is passed around so often when a man runs for office in our country that it hasn't much significance. We did not even think it worth while to answer it. Besides, we had nothing much to say. Our policy was, of necessity, what Slocum sarcastically described as "dignified silence." When my name began to be heard at Springfield more insistently, the Chicago Thunderer came out with a terrific roast editorially:

> Who is this fellow, E. V. Harrington, who has the presumption to look lustfully on the chair of our late honorable Senator? Eighteen years ago Harrington was driving a delivery wagon for a packing firm, and there are to-day on the West Side retail marketmen who remember his calls at their places. We believe that his first rise in fortune came when in some tricky way he got hold of a broken-down sausage plant, which he sold later to the redoubtable Strauss. But it was not until the year '95, when the notorious American Meat Products Company was launched, that Harrington emerged from the obscurity of the Stock Yards. That corporation, conceived in fraud, promoted by bribery, was the child of his fertile brain. Not content with this enterprise, he became involved in railroad promotion in the Southwest, and was celebrated as the most skillful manipulator of legislative lobbies ever seen in the experienced State of Texas.
>
> What will he represent in the Senate, assuming that he will be able to buy his way there? Will he represent the great State of Illinois—the State of Lincoln, of Douglas, of Oglesby? He will represent the corrupt Vitzer and the traction interests of Chicago, the infamous Dosserand and the gas gang—above all, he will represent the packers' combine—Joe Strauss, Jenks, "Big John" Carmichael! These citizens, who are preparing to perpetrate the greatest piece of robbery this country has ever witnessed, propose to seat Harrington in the United States Senate as their personal representative. Can the degradation of that once honorable body be carried to a greater depth?

It was not a flattering description of myself, but Tom Stevens, the proprietor of the Thunderer, always hated Strauss and his crowd, and they had to say something. To offset that dose, the Vermilion County Herald printed a pleasant eulogy of me as a type of the energy and ability of our country:

"The young man of farmer stock who had entered the great city without a dollar and had fought his way up to leadership in the financial world by his will and genius for commerce. Such practical men, who have had training and experience in large affairs, are the fit representatives of a great commercial people.

"The nation is to be congratulated on securing the services of men of Mr. Harrington's ability, who could with so much more profit to themselves continue in the career of high finance."

The only trouble with this was that it was composed in the office of my lawyers and paid for at high rates. But, so far as affecting the actual result, the Thunderer and the Vermilion County Herald were about on a par. The order had gone out from headquarters that I was to be sent to the Senate to take Parkinson's vacant seat, and, unless a cyclone swept the country members off their feet, to the Senate I should go. All that I had to do was to await the final roll-call and pay the bills.

My old, tried counselor, Jeffrey Slocum, was managing this campaign for me. We could not use him at Springfield, however; for by this time he was too well known as one of the shrewdest corporation lawyers in the West. He represented the United Metals Trust, among other corporations, and had done some lively lobbying for them of late. He was a rich man now, and weighed several stone more than he did when he and I were

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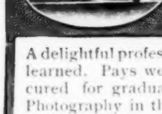

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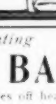

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ATLANTIC SQUAB CO., Box O, Hammonton, N. J.

living at Ma Pierson's joint. He was married, and had a nice wife, an ambitious woman, who knew what her husband was worth. She might push him to New York or Washington before she was done. Meantime, it was settled that he should engineer the packers' merger, when that came off, and that business would mean another fortune for him.

One day, while the election was pending, I went over to see Jules Carboner. The old fellow was as cheery as ever, and as pleased to see me as if I had been a good boy just home from school. We had some of his strong coffee and talked things over.

"By the way," I said as I was leaving, "tell me how you happened to get hold of that block of Products stock."

And he explained to me the mystery of that stock which had saved my life, so to speak, at a critical time. It seems that about three months before the war scare, when there were bad rumors about Meat Products all over the city, Dround had placed his stock in the hands of a New York firm of bankers.

I suppose he was ashamed then to let me know that he was going to break his last promise to me. For if he didn't tell those bankers to offer Strauss his block of stock, he knew that was just what they would do. So much for the scrupulous Henry I. The bankers felt around and tried to strike a bargain with the great packer, and negotiations were under way for some time about the stock. That gave our enemies the confidence to sell us short. They thought that, in case the market went wrong, they could put their hands on Dround's stock. Just at this point Carboner received word where the stock was and orders to get hold of it if possible. He went to New York the next day and bought it outright, paying all it was worth, naturally. . . . .

I came back from Carboner's place through Newspaper Row. On the boards in front of the offices one could read in large red and blue letters:

HARRINGTON SAID TO BE SLATED FOR THE SENATE

FINAL BALLOT TO-DAY

Men passing on their way home from their work would pause to read the bulletin, and I stopped, too. As I stood there, my attention was caught by a man who entered the place in company with several others. Something about the man reminded me of my brother Will, and I followed into the building and upstairs to a smoky room, where the men were standing about in groups, talking together, only now and then paying any attention to the speaker on the platform. He was a fat, round little fellow, and he was shouting himself out of breath:

"Yes! I tell you right here you and your children are sold like so many hogs over at the Yards. Don't you believe it? What do you pay for meat? What do you pay for every basket of coal you put in your stoves? The hounds up there at Washington make the laws of this free country, and who do they make them for? Don't you know? Do they make 'em for you, or for Joe Strauss? They are putting one of their kind in the Senate from this State right now!"

So he rambled on, and having sampled his goods, and not seeing the face I was looking for, I was moving toward the door, when I was arrested by the voice of a man who began to speak over in one corner.

"That's so. I know him!" he shouted, and the attention of the room was his. The men around him moved back, and I could see that the speaker was Will.

"I can tell you all about him," he continued in a thin voice. "He's the man who got a bill through Congress giving his partners a slice of land out of the Indian Territory. He's the man who kept the Texas Legislature in his hire the same as a servant."

Generally when I hear this kind of sawing-air I go about my business. The discontented always growl at the other fellow's bone. Give them a chance at the meat, and see how many bites they would make! It's hopeless to try and winnow out the truth from the mass of lies they talk about the trusts, capital, the tariff, corruption and the rest of it. But it hurt all the same to have Will say it about me.

"He's the man who sold scraps and offal to the Government for canned beef ——"

"That's a lie!" I spoke out promptly.

"Don't I know what I am saying? Didn't I try to live on the rancid, rotten stuff? I've got some home now I could show you!"

(TO BE CONCLUDED)

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These Bonds are based solely on the company's extensive ownership of New York real estate, and your investment is safe as long as New York City is on the map. They afford a thoroughly conservative 6 per cent. investment, with interest payable semi-annually by coupons attached. They are negotiable, transferable and convertible into cash. They are non-speculative, non-fluctuating, as good as gold—principal and interest—from date of issue to date of maturity.

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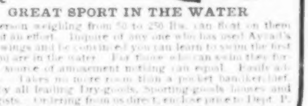

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Statements from such high authority as this, as they become more generally known, cannot help but INCREASE THE USE of

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as it is really the only device known that will catch and hold both the fly and the germ and coat them both over with a varnish from which they never escape, preventing their reaching your person or food.

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In the Hands of the Law

(Continued from Page 9)

"But, stay!" The general held up a forefinger impressively. "It is the unusual, the extraordinary which commands the attention of our enterprising press—especially if it's the color of gold. They might, you know, be cautious the second time. We must stimulate their interest. I am a very painstaking receiver. I wish the court to be assured on all points. So I take the money—in gold, you understand; all in gold—the $15,840 which I have received. You gentlemen can raise that among you for an hour or two. I carry it to court. There it is, piled up on the judge's desk, before the eyes of the reporters, in good yellow gold. It will be worth as much as the Spanish lady."

In spite of their repentance, the cold shadow of suspicion fell upon them once more. Mr. Gesterling moved nervously in his chair.

"I'll tell you," he suggested gently, "we might all go in a bunch with the dough."

"Surely! Surely! All in a bunch," the general rejoined heartily. "We leave the bank promptly at eleven o'clock—all in a bunch—with the money. Mr. Pierson will have notified the judge and let a hint sift out to the reporters. He waits for us at the courtroom door. We go in. I lay my report before the judge and exhibit the gold. Thus, by half-past twelve, at latest, we are back at the bank and I deposit the money. The bank can then lend you gentlemen the various sums which you have contributed and you can hike back to your own banks with them, having had the money out only an hour or two. The proceeding will be regular throughout, you see."

"Dead easy!" cried Mr. Potts. "Gee! it'll be good for a column all around."

"In view of the deliberateness of our courts," said the general, twirling his mustache, "it will be best to allow an hour or so for possible delays."

"It won't make any difference," said Mr. Curry, "so long's we get the money back to the banks before closing time."

"All together, then, gentlemen; we will go all together," said the general jovially.

At exactly eleven o'clock on the appointed morning they gathered in the small but handsome office of the North, South and Central American Banking Association, and for the first time the fine rosewood counter clicked to the touch of considerable real money. Mr. Potts and Mr. Curry brought theirs in sacks. Mr. Gesterling came with his smaller contribution loose in his overcoat pocket. They carefully counted the pretty yellow pieces, the general modestly sitting some distance away and looking on with benevolent appreciation. The sum was tied up in the larger sack, and when they were ready to go the general negligently picked it up and set it in the hollow of his arm in plain view. Thus, in close formation, they trudged leisurely up Dearborn Street toward the courthouse.

They had arrived at the corner, with that sooty and forbidding pile just ahead, when they saw Mr. Pierson hurrying away from it to meet them, and signaling with his hand as he crossed the street.

"It will have to go over until two o'clock," said Mr. Pierson. "The judge can't stop the case he's hearing before the noon adjournment. But he will take it up at two."

"The deuce!" said the general with ill-concealed annoyance. "However, I warned you there might be a small delay."

"And you forgot to sign your report," said Mr. Pierson. He had that document in his hand. "Step over here."

As it happened, "over here" was the office of a real bank, a substantial and reputable institution.

"I don't want to lug this money around until two o'clock," said the general irritably, and he glanced about as though expecting to discover a cache for it somewhere along the wainscoting. "I'll tell you, I'll just deposit it here until two. This is handy and we'll all keep together."

No valid objection occurred to anybody at the moment, and the moment had scarcely passed before the general was at the teller's window. They watched the brisk young man inside counting up the gold and writing on a strip of paper which the general carried to one of the officers to be signed. It was, of course, perfectly regular and proper, and the bank was undoubtedly sound. Then the general came back negligently tucking the

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certificate of deposit in his vest-pocket as though fifteen odd thousand dollars was only small change to him.

"What is it now that I'm to sign?" he asked.

Mr. Pierson unfolded the report. They stood together, looking it over, admiring the strong points which the general indicated to them; and they watched him affix his large and important-looking signature.

"It is now near twelve," said the general genially, when Mr. Pierson had put the report into his pocket. "Suppose we go across the street and order luncheon. Thus we can all keep together."

So they went over to the restaurant quite light-hearted and full of gratitude. It was an exceedingly pleasant luncheon, and the general summoned all his resources as a conversationalist. They paid the imported price for California wine without demur and gave themselves over to felicitation and good-fellowship.

They were even surprised that the time had flown so quickly when their lank solicitor slipped in and they saw it was ten minutes of two. Mr. Pierson spoke in the general's ear and the general twirled his mustache.

"Well, I suppose we'd better be going," said Mr. Potts, resuming the cares of business.

"No hurry! No hurry!" The general waved his hand like a cordial host. "The fact is," he added with unimpaired joviality, "the court can't hear the report to-day. It will have to go over until to-morrow."

"Gee!" Mr. Potts pushed briskly back from the table, very alert now. "Let's get the dough right away, then. I've got to get mine back in the bank before three."

"We mustn't make any mistake about that," said Mr. Curry, reaching for his hat.

But the general softly tapped the ends of his fingers together. "The money, you know," he gently reminded them, "belongs to the Patagonia and North Pole Trolley Line—I forget the exact title—of which corporation I am the receiver. I think the money had best remain in the possession of the receiver. That was my idea when I had the certificate of deposit made in my name."

Mr. Potts rallied first. "All right! All right!" he exclaimed, excitedly leveling a forefinger at the urbane general. "You're receiver, ain't you? You was appointed by the court, wasn't you? Then you've got to give an account, ain't you, or you'll be in contempt of court? You can't just swipe the dough, can you?"

"Receivers," replied the general with mild dignity, "never 'swipe' anything. There is no need. As receiver of this corporation, I have had charge of assets of the value of $1,354,287, as my report shows. A receiver's fee amounting to only one per cent. of the assets would not be excessive. In this case the court will allow me a fee of $15,840—for myself and for my solicitor. Considering the size of the estate, any court in Christendom would regard that as a very moderate fee. If you should care to come into court and show any reason why I should not be allowed a fee—remembering the representations that have been made to the court on the strength of your statements—I invite you to come on. I may add that any one attempting to interfere with the receiver would be in contempt of court."

Mr. Potts again broke the silence. The others were unable to do so. His hopeful young eyes were bright and were moist. "General," he said in a voice that shook with emotion, "we admit we ain't in your class. It's all right, only this is all the money the bunch of us has got in the world. Are you going to soak us the limit?"

The general hesitated a moment. "Well," he said, "I will pay for the luncheon."

"This busts me," said Mr. Curry with beautiful simplicity. "My checks will go to protest in the morning. It's all day with the bucket-shop."

"I'm all in," said Mr. Gesterling.

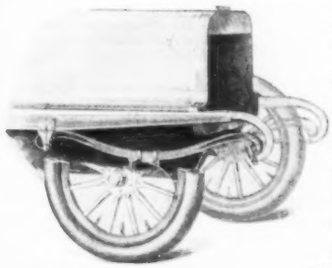
"I couldn't open an account with the North, South and Central American Banking Association," said Mr. Potts.

The general twirled his mustache thoughtfully. "I'll tell you," he said. "If untoward events have reduced you and the enterprises with which you are connected to a state of insolvency, and you have any unmortgaged furniture that might yield something, I will consent to act as receiver——"

"Great Scott!" Mr. Potts interrupted. "I want to keep my clothes! General—honest, I can't understand why you ain't a millionaire."

"Gentlemen," replied the general impressively, "it is because, for a long time, I sought to profit through irregular and unlawful methods."

Why Winton Twin-Springs save Tires



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Its compressed air cushion responds to a thousand minor vibrations that never reach the Steel Carriage Springs.

And every vibration is a Bounce, in miniature.

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And, that cost is tremendously high when compared with the cost, per bounce, of Spring Steel.

But, the regular steel springs on Motor Cars are too stiff to do the work of Pneumatic Tires.

Because, these steel springs must be made strong enough to receive the hardest shocks, with the heaviest loads.

Thus they cannot be made light enough—sensitive enough—to relieve the Tires of the million minor bounces per hour.

And so, the Pneumatic Tires must do 90 per cent. of the springing.

That's why they wear out, and are such an expensive item in the year's running.

That's why the Twin Springs of the "1905 Winton" were invented and patented.

Because, each of the four Winton Springs is really two springs in one, or eight springs on each carriage.

Note in picture that the car-body, and the Motor, ride in the Winton! on the thin steel of the upper springs.

These upper springs are so sensitive that they respond even quicker than the Tires to slight vibrations, and minor shocks.

They thus do most of the "spring" work before the Pneumatic Tires can do it. In this way they relieve the Tires of about two-thirds the Bouncing that wears them out.

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But, these sensitive springs would be impracticable on a car without the Winton auxiliary springs, which are shackled beneath them for emergency work.

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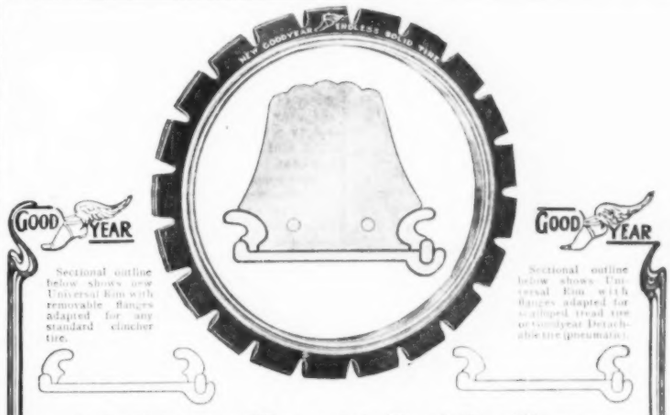

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The Tracer of Lost Persons

(Concluded from Page 7)

as they passed, flank brushing flank, her eyes fell, then closed as she swayed toward him, and clung, her young lips crushed to his.

There was nobody to witness it except the birds and squirrels — nobody but a distant mounted policeman, who almost fainted away in his saddle.

Oh, it was awful, awful! Apparently she had been kissed speechless, for she said nothing. The man-fool did all the talking, incoherently enough, but evidently satisfactory to her, judging from the way she looked at him, and blushed and blushed, and touched her eyes with a bit of cambric at intervals.

All the policeman heard as they passed him was: "I'm going to give you this horse, and Kerns is to give us our silver; and what do you think, my darling?"

"W-what?"

But they had already passed out of earshot; and in a few moments the shady, sun-flecked bridle-path was deserted again save for the birds and squirrels, and a single mounted policeman, rigid, wild-eyed, twisting his mustache and breathing hard.

(THE END)

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